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THE GRAIN GROWERS' GUIDE

Organization · Education · Co-operation

Winnipeg Man.

November 22, 1916

\$1.50 per Year



EARLY WINTER SCENES IN SCOTLAND



—but it wouldn't be a Reo!

Are you one of those who, just because you can't get a Reo on the minute, are thinking of accepting as a substitute a car that is your "second choice"?

Or are you one of those who think perhaps you can get as good value in some automobile of lesser reputation?

If you are in doubt on any point, let us just say this:

Take a Reo, and have it made in any other factory—and it wouldn't be a Reo.

It isn't design alone—there are no radical features of design in Reo cars.

Nor is it factory equipment—all automobile factories have about the same machines. Reo, being a leader, is always a few months ahead of most—but machine tools are practically standard.

Nor could one say that Reo mechanics are all more skilled—others can hire good mechanics too.

That's why we say that if you took Reo design and Reo specifications and had the car made up in some other plant, still it would not be a Reo.

It's the Reo spirit—that indefinable but still tangible thing that pervades the whole Reo organization from General Manager down to the Last Man in the Shops, that gives to this product the quality that has come to be known as Reo.

We like to call it good intent—for after all that is the determining factor.

It is the desire of the Reo Folk to make the best automobiles it is possible to make.

Not the most, but the best. Not quantity, but quality, is the Reo goal.

And every Reo man—from the Chief Engineer to the Final Inspector—is imbued with that spirit, is actuated by that desire to make good, dependable automobiles. Better than others.

Visit the Reo plant. You will be welcome—the doors are always open. Reo Folk, proud of their work, are glad to show you through. Note the atmosphere of the place. Watch the workers—listen to the remarks you'll hear.

No one asks—"How many did we make yesterday?" as you hear in so many factories nowadays.

For that isn't the thought uppermost in the minds of Reo workmen.

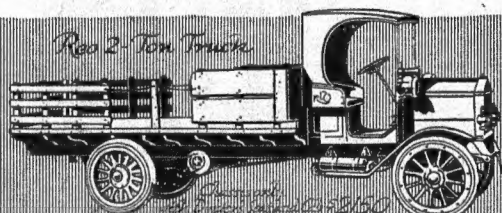
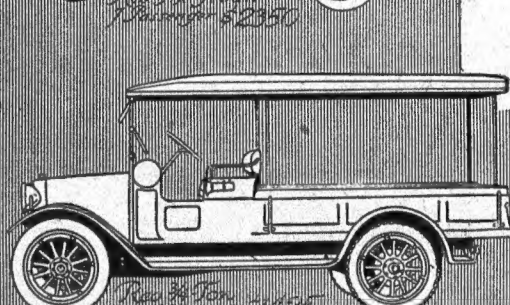
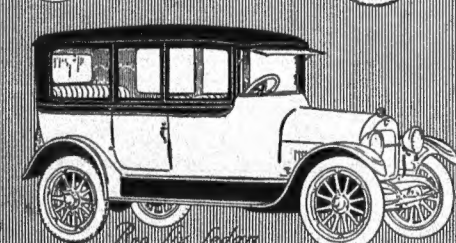
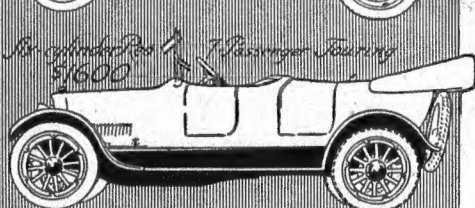
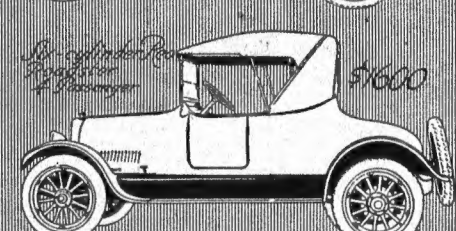
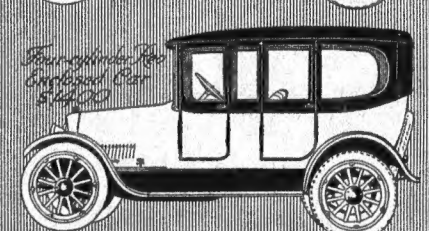
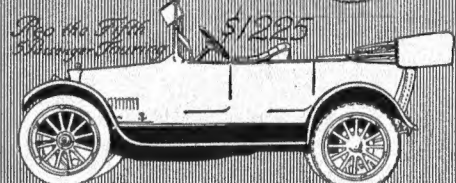
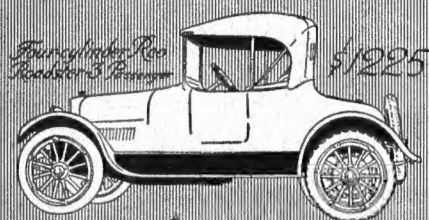
It's how many parts were discarded, turned back by the inspectors—because of some error so slight it would "pass" in most plants.

There's no secret—no necromancy—about Reo quality or how it gets into the product.

It's the result of that fervent desire of the Reo Folk to make Reo cars excel—and the eternal vigilance that results from that desire—that is responsible for Reo quality, Reo stability, Reo low cost of upkeep, and finally, Reo preference—Reo demand.

Is it any wonder that Reo cars are known as "The Gold Standard of Values"?

Reo Motor Car Company
Lansing, Michigan, U. S. A.



All Prices are duty free f.o.b. Lansing, Michigan

"THE
GOLD STANDARD
OF VALUES"

A PINK NOTICE

A pink notice attached to this page shows that your renewal is due. We hope you have enjoyed The Guide and that you will send us \$1.50 for your renewal at once, using the blank coupon and the addressed envelope which will also be enclosed. We always give several weeks' notice so that subscribers will have plenty of time to forward their renewals and not miss any copies of The Guide. We cannot supply back copies of The Guide, so we hope you will not delay in sending your renewal. When requesting a change of address, please give us three weeks' notice. If the date of the address label on your Guide is not changed within a month after you send your renewal, please notify us at once. It is always safer to send your money by postal, bank or express money order. Mail your \$1.50 today.

THE GRAIN GROWERS' GUIDE

"Equal Rights to All and Special Privileges to None"
A Weekly Journal for Progressive Farmers

Published under the auspices and employed as the official organ of the Manitoba Grain Growers' Association, the Saskatchewan Grain Growers' Association and the United Farmers of Alberta.



The Guide is the only paper in Canada that is absolutely owned and controlled by the organized farmers—entirely independent, and not one dollar of political, capitalistic or special interest money is invested in it.

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No discount for time or space on any class of advertising. All changes of copy and new matter must reach us seven days in advance of date of publication to ensure insertion. Reading matter advertisements are marked "Advertisement." No advertisement for patent medicines, liquor, mining stock, or extravagantly worded real estate will be accepted. We believe, thru careful enquiry, that every advertisement in The Guide is signed by trustworthy persons. We will take it as a favor if any of our readers will advise us promptly should they have reason to doubt the reliability of any person or firm who advertises in The Guide.

Britain Has Solved The Rubber Riddle

Rubbers and Overshoes Are Cheap as Ever Today,
While Other Necessities, Particularly Shoes,
Have Nearly Doubled In Price.

Rubber has been one of the most insistent and intensely interesting problems of the twentieth century—and its solution is proving of vital importance to the Empire in this great war.

Until 1910 the world depended for its crude rubber on the forests of South and Central America and Africa. The supply increased slowly, if at all, while consumption, since the advent of the motor car, has grown enormously. From an average of \$1.00 a pound in 1908, the price jumped to \$3.00 in 1910. Manufactures of rubber kept pace—no doubt you remember what rubbers cost for a year or two—and the situation looked alarming.

The search for synthetic rubber was redoubled in vigor. German chemists had been working on it, and the world seemed to expect them to come through with some ingenious process for manufacturing rubber from its known ingredients, on a commercial scale and at a low cost. But the world still waits—and so does the Kaiser, judging from his indignation over Britain's refusal to let him import rubber by registered mail.

Relief from a rubber famine came instead from the far sighted development policy of Britain's Empire builders, who for years, in spite of general ridicule, had been encouraging the growth of plantation rubber on a large scale in Ceylon, Sumatra, Java and the Malay States. Money was advanced to planters to carry them through the seven-year period before the trees started to produce, and hundreds of thousands of acres were planted.

By 1910, when the pinch came, British plantations produced 8,200 tons—11% of the world's output. The next year saw 14,000 tons of plantation rubber—nearly 20%. In 1912 it had grown to 29%—in 1913 to 44%—in 1914 to 59%—last year to 68%—or 107,867 tons. This year's production is estimated at 150,000 tons, or 75% of the world's supply.

With three-quarters of the rubber production thus controlled by Great Britain, and the seas in the grip of her mighty fleet, the Allies are assured of an abundant supply for war purposes, while the Teutons' troubles from lack of it are growing daily more serious.

Having a practical monopoly of the supply, and the power to impose such prices as she chose, Great Britain has made it, except to her enemies, a benevolent monopoly, and has set the price of crude rubber lower than it was before the war.

To Canadians this is doubly important, because the climate makes rubber footwear a necessity. Now, when shoe prices are soaring, while rubbers and overshoes are as cheap as ever, it is clearly economy to protect expensive leather footwear with rubber, and to wear rubber farm boots instead of those made of leather. Besides the big money saving, there is the valuable protection to health. Wet feet and colds go hand in hand, with a ghastly train of ills—easily avoided by wearing rubbers.

Then there is the patriotic side. Vast quantities of leather are absolutely necessary for the army, and the scarcity is growing. Every pair of shoes we save helps to ease the situation, and so serves the Empire to which we owe this welcome cheapness of rubbers.

Save your Shoes and Serve the Empire !

A Reminder !

In redeeming your Fall obligations—do not forget that there is an urgent obligation no man can afford to ignore—a debt he owes to himself and to his family—the obligation to protect his energies and interests by means of Life Insurance.

The Great-West Life Assurance Company, in its wide range of Policies, provides for every need and circumstance. The farmer, the merchant, the professional man, and the wage-earner—may all find Policies peculiarly adapted to their needs. Premium rates are low, and the profit returns are remarkably high.

Full information of the Company's many attractive plans will be gladly given on request.

THE GREAT-WEST LIFE ASSURANCE COMPANY

Dept. "I"

Head Office: WINNIPEG



Painless Dental Work

New system Teeth, without plates; crowns, inlays, all kinds of fillings; extractions or any other form of work performed for you by the most up-to-date methods. Samples of our work shown and estimates given upon request.

No Person Too Nervous
No Work Too Difficult

We Solicit Difficult Cases Where Others Have Failed

New Method Dental Parlors

Canada's Best and Most Up-to-date Dental Office
F. W. GLASGOW - Manager
Offices; Cor. Portage and Donald
WINNIPEG

Join our Christmas Club

—GET A PIANO TODAY

HERE'S the way to get a really high grade Piano—a Standard Canadian Piano, made by Canadian workmen in factories owned by Canadians—at the price of a second-hand instrument, and on such terms as you never heard of before. This Club is made possible through the powers of real co-operative buying. When a large number of people buy the same thing at the same time, from the same source, they profit by co-operation. It costs you nothing to join this Club. There are no fees or charges or assessments, yet the membership gives you advantages of the most substantial kind.

This Club is to be organized at once. It opens Friday, the 1st day of December, and will be limited to 200 members, of which 100 are being reserved for out-of-city customers. Any responsible person may apply for membership. The only requirement of a Club member is that he is on the market for a Piano. By joining the Club you are under no obligation to buy, but if you want to buy you will obtain every Club advantage if you select your Piano on or before the 30th December, 1916.

But remember, while you may have till December 30th to make your selection, the Club will be closed immediately 200 members enroll. Join now is the safest way.

CANADA PIANO CO.



Style Colonial

Regular \$400. Club Price..... **\$295**

CANADA PIANO CO.



88 Note Player Piano

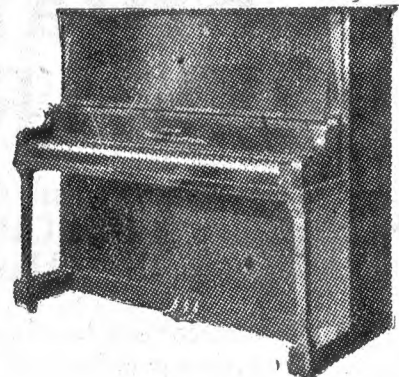
Regular \$700. Club Price..... **\$550**

Secret of the Club Offer

This club is run in co-operation with the best and oldest firms in the world, such as Chickering, Gerhard Heintzman, Nordheimer, Bell, Haines, Sherlock Manning, Canada Piano Co., Lesage, Imperial and Winnipeg Piano Co.

REGULAR Pianos are featured at SPECIAL prices and on SPECIAL terms. You have FORTY styles of Pianos and Player Pianos to choose from in genuine Walnut, Mahogany and Mission Oak Cases. Illustrated catalogues with REGULAR and CLUB prices and terms mailed free on application.

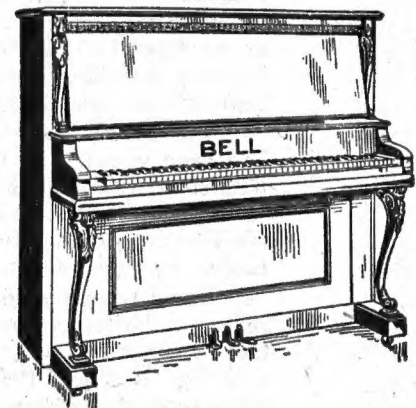
GERHARD HEINTZMANN



Style Armand

Regular \$460. Club Price..... **\$360**

BELL



Style Louis

Regular \$450. Club Price..... **\$345**

This is the Whole Plan of the Winnipeg Piano Company's Christmas Club

1. Your choice of any make of Chickering, Nordheimer, Gerhard Heintzman, Bell, Haines, Sherlock Manning, Canada Piano Co., Lesage, Imperial and Winnipeg Piano Company's Pianos or Player-Pianos at special club prices until Saturday, the 30th December, 1916.
2. The terms are one-fifth cash down and one, two or three years to pay the balance, or small monthly payments can be arranged to meet your convenience.
3. A special discount of ten per cent. for all cash or extra instalments paid at the time of purchase.
4. The Piano will be delivered when you join, or later, if you wish it.
5. The monthly, quarterly or yearly payments to date from when the Piano is delivered.
6. Every instrument is guaranteed without reserve for ten years. There are no "ifs" or "ands" in the guarantee—just a straight-out guarantee as strong as we know how to make it in writing.
7. If, after 30 days' trial, the Piano is not satisfactory, we will give you your money back on return of the Piano.
8. If the Piano is satisfactory after 30 days' use, the Club Member has eleven more months in which to satisfy himself as to the character of the Piano. If it does not then prove satisfactory in every respect, he has the privilege of exchanging it without one penny's loss for any other instrument of equal or greater list value by paying the difference in price (and we sell 40 of the best Pianos in the world).
9. A beautiful Piano Bench with music receptacle to match the Piano is included without extra cost.
10. Freight paid to your nearest station.
11. Come into our store or write and select the style of case you prefer in Walnut, Mahogany or Oak; this is all you have to do.

Privilege of Exchange

Privilege is given the purchaser to exchange within one year for any New Piano sold by us of equal or greater list value at the time exchange is made—all payments made being placed to the credit of the price of instrument for which it is exchanged.

Winnipeg Piano Company,
333 Portage Ave., Winnipeg

Please send me full information about the Christmas Club as advertised in The Grain Growers' Guide, and also a Membership Blank.

Name

Address

Club opens Friday, 1st December, and closes Saturday, the 30th December, 1916. There will be a big demand for memberships. Take no chances. Be on hand early or call or send in this coupon. Sign the annexed coupon, mail to us and when registered on our books you become a member of the Club.

WINNIPEG PIANO CO 333
PORTAGE AVE.,
WINNIPEG.

The Grain Growers' Guide

Winnipeg, Wednesday, November 22nd, 1916

GOVERNMENT MORTGAGE SCHEME

That the governments of Manitoba, Saskatchewan and Alberta have a plan to provide six per cent. mortgage money for farmers within the next few months will be mighty good news to the farmers of the Prairie Provinces. If this government mortgage scheme described elsewhere in this issue works out successfully it will bring a very decided benefit to bona fide farmers. At the present time the lowest rate of interest on mortgages is seven per cent., and that is confined to a portion of Manitoba only. The balance of Manitoba and all of Saskatchewan and Alberta are paying eight per cent. as a minimum, while there are plenty of mortgages at nine per cent. with a considerable number at ten per cent. The proposed scheme which the governments have in view will therefore be a money making proposition, varying only in degree, to every farmer who gets a government mortgage. Furthermore, mortgages will all be at a flat rate so that a farmer in a part of the province not thickly settled will pay no higher than the farmer close beside the towns. Another very decided advantage will be the amortization principle by which the principal and interest are paid in small amounts extending over from twenty to forty years. By this means the farmer knows just what his payments will be and will not be worried with renewals, extra solicitor's fees and oftentimes increased rates of interest which some of the mortgage companies are in the habit of imposing upon him. Another very satisfactory feature of the proposed plan is that a farmer may pay off and discharge his mortgage whenever he likes at half yearly periods.

There may be some flaws in the general plan that will be discovered either before or after it is put into operation, but it certainly appears to be the most feasible proposition for better rural credit that has yet been brought forward and will constitute one important step towards taking a heavy burden off the backs of the farmers and placing agriculture on a more prosperous foundation. The maximum of \$10,000 for loans is too high at the outset when the amount of money available is limited. It would be better to cut this in half as it is more desirable to encourage the smaller farmers at the beginning than to give any impetus to bonanza farming. Another important matter that should have careful consideration from the governments is the legislative conditions under which the private mortgage companies are operating. The governments are entering into competition with the private companies and undoubtedly will have a very considerable advantage from the standpoint of legislation and the cost of administration. At the outset the governments will be able to handle only a very small portion of the farm mortgage business and the terms which they will offer will undoubtedly make the government mortgages very popular, but it will be a long time before the government can handle the bulk of the business and in fact it is doubtful whether it would be desirable to establish a government monopoly in farm mortgages. For this reason all legislative restrictions should be removed from the private companies in order that they may compete with the government on the best possible terms. If the private companies can compete favorably with the government, the government system will then prove a regulator which will put the mortgage business on a better basis and give farmers the relief they have been looking for. By working together, adopting a uniform system and by securing relief from unjust and unexpected prior claims, the private mortgage companies can undoubtedly very materially reduce their rates of interest. There

is plenty of money in the country, the banks are full of it and there are huge quantities stored up in the United States ready for investment. By making farm mortgages in Western Canada an absolutely gilt edged investment it will bring cheap money in this direction.

BRITAIN TO CONTROL FOOD

An announcement of great importance was made in the British House of Commons on Wednesday, November 15, when Hon. Walter Runciman, President of the Board of Trade, stated the government's intention of assuming wide powers to control food supplies. The appointment of a food controller is foreshadowed and it is evident the government realizes that the chief strain resulting from continued hostilities will largely fall on food supplies. Details are not available, but it is stated that pure white flour must not be milled, and millers will only be allowed to produce a straight grade of flour under the State scale of percentages. This means that more of the wheat will be used, there will be less bran, shorts and other by-products, and it is expected by this means to raise the yield of flour about $8\frac{1}{2}$ per cent. Action will be taken, too, to prevent the use of sugar as a luxury, to do away with all excessive profit on home produce, particular mention being made of potatoes, to call for milk contracts in order to limit the price and to pool the engineering resources to expedite ship building. All former restrictions placed on the importation of certain articles of trade together with these new regulations aim at using in the most economical way possible every available cubic foot of shipping space. Comment on this government action is uniformly favorable and one interesting development is the announcement of a notice of motion providing that the manufacture of intoxicating liquor in Great Britain should be prohibited. It is to be hoped that this reform may be accomplished. The Allied nations are straining every nerve to effect economies that will assist in the prosecution of the war to a successful conclusion. A day or two before the government's announcement was made in Great Britain a decree was passed in France designed to stop waste and compel savings in the use of coal, light and provisions. This example of strict economy among the nations might well be followed not only by our governments, both Dominion and Provincial, but further, it should extend to every Canadian home.

SAM HUGHES' DISMISSAL

The biggest political sensation of the day is the dismissal from office of Gen. Sir Sam Hughes, Minister of Militia, by Premier Borden. The correspondence between Sir Sam and the Premier which has been published in full, discloses something of what has been going on behind the scenes since the war broke out. There has been a great deal of friction in the cabinet due to Sir Sam's administration of the War Department. Sir Sam possesses an extraordinary amount of energy and has no respect whatever for red tape and departmental routine. As the correspondence shows Premier Borden remonstrated with Sir Sam a number of times and finally protested against him running the War Department as tho it was separate entirely from the rest of the government. Sir Sam's rather hot and sarcastic letter in reply was too much for the Premier and he dismissed Sir Sam forthwith. Sir Sam has been the big figure in Canada since the war began, and this fact has naturally roused considerable jealousy on the part of some of his colleagues which has

finally resulted in his dismissal. There has been a lot of criticism levelled against our Minister of War on the administration of his department. His personal character, however, has not yet been stained by the investigations made. His chief weakness is his love of talk and the lack of control which he exercises over his tongue. He doesn't believe in the old proverb that "silence is golden." If Sir Sam is responsible for the appointment of all those honorary and political colonels thruout Canada, and that alone is enough to justify his dismissal. Someone is responsible for even more serious blunders. If reports from the front are to be believed the "Ross" rifle with which our soldiers were originally equipped was the cause of many of our men throwing their lives away on the firing line. Some day this question will be sifted and the responsibility will be placed. He was a good friend to the enemy who put inferior rifles into the hands of our soldiers.

PROTECTION COMPETITION

A few months ago we offered a prize of \$25.00 for the best letter received showing that the protective tariff is a benefit to the farmers living in the Prairie Provinces. Altho we offered this prize very prominently and repeated it several times the reply has been very small. However, we have about a dozen letters arguing in favor of the protective tariff. We are comparing these letters and will publish shortly what we consider the very best and strongest argument that has been presented in support of the protective tariff.

STUDY THE GRAIN ACT

A very large number of farmers are not yet familiar with provisions of the Canada Grain Act. Just recently we had a query from a farmer asking what action can be taken against an elevator operator for not giving what he believes the proper grade and dockage. The Grain Act provides for such cases. Whenever there is a dispute over the grade and dockage of grain delivered to an elevator, the Act provides that a sample of at least three quarts shall be drawn from the various loads as delivered and forwarded to the chief inspector at Winnipeg who shall fix the grade and dockage and his judgment is final. Both the elevator man and the farmer must accept the judgment of the chief inspector and the payment must be made on that basis. Every farmer who has a copy of the Grain Act should read it and should know it thoroughly. Every man who hasn't a copy should get busy and send a letter to the Department of Trade and Commerce, Ottawa, and ask for one. They are absolutely free.

HUDSON'S BAY LAND SALES

The Hudson's Bay Company's returns on land sales for the three months to September 30, it is announced, were 40,300 acres for \$622,060, or \$15.40 per acre, as compared with 10,900 acres for \$155,000, or \$14.20 per acre last year. The receipts from town lots were \$287,130 as against \$139,180. The sale of part of the enormous tracts of land held by this company in Western Canada goes far each year to swell its handsome dividends. Only one year since 1907 has this company paid less than 20 per cent. dividends and usually its dividends ran around 40 per cent. With a capital of \$4,860,000 the company has hidden assets not shown in its ordinary balance sheet of more than \$30,000,000, being the assessed values of lands in Canada and deferred payments on lands already sold. The original donation of one-twentieth of the

"Fertile Belt" of Western Canada has given this company enormous assets. Fortunately they are not free from taxation like those of the C.P.R., and some of the taxes now being imposed if upheld by the privy council will force more of their land on the market. The land held out of use by this company comes in the class of ordinary speculative land and ought to be taxed still more heavily.

IRRIGATION AND LAND TAXES

The great Assouan dam across the Nile River in Egypt cost \$53,000,000. It is the largest structure of its kind in the world and was built to help make productive the wonderfully rich valley of the Nile by irrigation. The building of this dam has increased the land values of the Nile Valley in middle and lower Egypt over \$1,000,000,000 and some estimate over twice this amount. The total rent of this land has risen from \$82,000,000 to \$190,000,000, an increase of \$180,000,000 or over twice the original cost of the dam. Who should have got the returns from these increased land values, the government, i.e., the whole people whose labor will pay for the dam or the land owners? The land owners are collecting \$180,000,000 annually while the whole people's labor is made to pay off this debt over a long term of years.

FOREIGN GRUMBLERS

The direct tax laws of Western legislatures are making foreign land holding interests squirm and protest. Combinations of American capital holding unproductive large tracts of the best land on our prairies are complaining to the Department of the Interior at Ottawa that the numerous taxes like municipal tax, hail tax, gopher tax, surtax and wild land tax are more than they want to pay and that some means should be found to relieve them

of these burdens. Their whole protest of course is based on the assumption that capital will thereby be retarded from coming into this country. These people want the Dominion Government to insist that the comparatively few settlers scattered over these prairies shall toil ceaselessly to enhance the value of the land held by outsiders who have absolutely no interest in the country but the dollars and cents they can take out of it. They propose this in spite of the fact that thousands of the settlers already here have sons in Europe fighting and dying at the present time in defence of this very land. These speculators desire to be relieved of paying their share of such defence even financially and leave it to old men, women and children, whose labor if this war lasts much longer must become the main factor in production. Already in many parts the holding of large areas out of settlement by asking exorbitant prices in the past has made it almost impossible to build and support schools, and the settler stranded in such places must either move out or let his family grow up in ignorance. This vacant land is a breeding ground for gophers that the federal and provincial governments and everyone else are continually spending money to exterminate. The people who are holding this land are doing nothing beneficial for the country and they are a real hindrance to both agricultural and industrial growth. These foreign speculators are performing no useful service to this country and their land should be taxed so that there will be absolutely no profit in holding it. Let them become Canadian citizens and contribute towards our national development if they want to get the benefit of holding our land.

The evident necessity for the strictest economy in the use of the ocean tonnage available for the supply of foodstuffs, as evidenced by the British government's decision to appoint

a food controller, has given rise to the hope that the production of intoxicating liquors, so much of the raw material for which not only has to be imported, but might instead be used for nourishing food, will be prohibited. 'Tis a consummation devoutly to be wished."

GET GOOD SEED EARLY

The demand for good seed grain is beginning earlier this year than is customary. Probably 50,000 farmers in the Prairie Provinces will need more or less additional seed, and they will have to pay a good price for it. Present prices are not likely to go down very much judging by war conditions. The wise farmer therefore will look after his seed requirements at once. Those who want to make money should begin growing Registered Seed under the rules and regulations of the Canadian Seed Growers' Association. They will be able to grow far better seed and get a very much higher price for it than for ordinary seed. The Grain Growers' Guide is providing an opportunity for 1,000 farmers to get started growing a small quantity of registered seed without one cent of cost to themselves. It is one of the best propositions ever placed before the farmers of this country and those who realize what good seed means will take advantage of it. Full details of the scheme are given on Page 35 in this issue.

It is the duty of all true citizens in Saskatchewan, men and women, to see that the remaining twenty liquor dispensaries are banished from the province. The vote will be taken on Monday, December 11. United action will win. Do your part.

Wheat straw makes much better bedding for pigs than oat straw. Oat straw irritates a pig's skin, and furthermore oat straw packs badly and does not last so well.



MAROONED

Six Per Cent Farm Mortgages

The Governments of Manitoba, Saskatchewan and Alberta are working on a plan to provide mortgage money at Six per cent for farmers in all three provinces. It is expected that the Money will be available by Spring

"Cheap money for farmers" has been a subject of discussion for many years past in this country. It has been talked of by politicians, it has been advocated by leaders of the organized farmers, it has been investigated by royal commissions and has frequently appeared in the press and occasionally been discussed in the pulpit.

But now for the first time cheap money seems to be actually in sight. Six per cent. money on farm mortgages is cheap money today. When the Dominion Government is paying five per cent. interest on war loans of the magnitude of \$100,000,000, it cannot reasonably be expected that farm mortgages in Western Canada can be secured at a lower rate than six per cent. Even this rate, however, will be a saving of from one to two and a half per cent. in Manitoba and from two to four per cent. in Saskatchewan and Alberta. It will, therefore, mean a very considerable saving in hard cash to the farmers of the three provinces if the scheme now under way comes to a successful consummation next spring, as it will give them mortgage loans at slightly under six per cent.

Hon. Edward Brown, provincial treasurer of Manitoba, in consultation with the provincial treasurers of Saskatchewan and Alberta, has been working on a government scheme for farm mortgages for some months past. The various systems in operation throughout Europe and other parts of the world before the war have been examined, but none of them were followed in detail as it was considered that different conditions in this country required alterations in systems successful under other conditions in more closely settled countries. The plan which the various governments have agreed upon will be uniform throughout the three provinces. There is nothing just like it in any other part of the world. It is designed specially to meet Western Canadian conditions and has no connection with the Federal Government. Each of the three provinces will carry on its scheme independently of the others, but it is expected that the system itself and its administration will be uniform throughout.

The Amortization Plan

As announced by Mr. Brown, all the mortgages will be upon the amortization principle which has proven so successful in Australia and New Zealand. Loans will only be given for twenty, thirty or forty year terms, principal and interest to be repaid in equal annual instalments. For instance, a \$1,000 mortgage for twenty years will call for a repayment of \$87.22 per year, including principal and interest, which at the end of the twenty years will pay off the entire obligation. On a thirty year mortgage of \$1,000 the annual payment will be \$71.02, and on forty year mortgage for \$1,000 the annual payment will be \$63.27.

Ordinarily it would be expected that the farmers in Western Canada would not care to assume mortgages running from twenty to forty years, but the new scheme provides for this objection by permitting any farmer to pay off his mortgage in full at any half yearly period. He will therefore get the benefit of the low rate of interest and the small payments and yet have the opportunity of discharging his mortgage whenever he is in a financial position to do so.

Rural Credit Association

The plan which the government proposes to follow is to create an organization in each province, which in Manitoba will be called "The Manitoba Rural Credits' Association," with head office in the Legislative Buildings at Winnipeg. This association will have full charge of the administration of the rural credit scheme and will be under a board of management consisting of five members. The chairman or commissioner will be the only permanent official. He will be appointed by the government. Two members of the board will be nominated by the Union of Municipalities and the other two by the government. It is provided that two of these members shall be Liberals and the other two shall be Conservatives. These four members of the board, aside from the commissioner, will meet only as required for the transaction of business and will not be permanent salaried officials.

Municipal Local Option

The local option plan has been decided upon and the municipality has been selected as the unit. After the necessary provincial legislation has been enacted no money will be loaned to any farmer until the municipality in which he resides has submitted a by-law to the electors and received a majority vote in favor of it, which will then bring the act into operation in that municipality. The municipal council will then appoint a committee which may consist either of its own members or otherwise, to supervise all loans applied for by farmers in that municipality and recommend such loans to the board.

The secretary-treasurer of the municipality will receive all applications for loans as a part of his regular duties and without any extra remuneration from the government, tho there is nothing to prevent the municipality from arranging extra payment for him for this work. Each municipality which approves of the by-law will by so doing guarantee the government

against loss on mortgages placed in that municipality to the extent of five per cent. of the money loaned in that municipality. This is taken as a precautionary measure to improve the security of the bonds which will be issued and it is not expected that there will be any losses.

Money Raised by Bond Issues

One of the first questions that will naturally be asked, where is the money coming from to loan on these mortgages? The proposal of the government is to raise the necessary money by offering five per cent. bonds on which both principal and interest will be guaranteed by the government for sale throughout the province and in the money markets of the world. It is expected that these bonds will sell at par at the present time and that the money required will therefore cost the government about five per cent. It is

must be borrowers. These shares will only be held by farmers so long as they are carrying a mortgage. Whenever they pay up their mortgage these shares will go back to the government to be allotted to other farmers. The idea is whatever profit or loss there is in the operation of the scheme will be enjoyed or endured by those who are carrying the mortgages.

Government to Advance \$1,000,000

To set the scheme in operation in Manitoba the government will arrange to borrow from the banks at five per cent. the sum of \$1,000,000, and the government will also arrange to subscribe for \$100,000 worth of stock in the association. By the time the \$1,000,000 is loaned out on farm mortgages, five per cent. of it or \$50,000 will have been subscribed in stock by the various borrowers. The government will then proceed to issue guaranteed five per cent. bonds which will be free from all local taxation and which may be issued to the extent of \$9,000,000.

To keep down the cost of administration the government will provide that the Land Titles Offices will make no charge for investigating titles and registering mortgages beyond the regular registration fees that are placed by the Rural Credits' Association. The government in Manitoba will also provide that the accounting work in connection with the mortgages shall be done in the office of the comptroller general without any charge to the association. These are two big items and will undoubtedly reduce the cost of administration to a very considerable degree.

Loans for Proper Uses

It will be provided for in the legislation that money will be loaned by the Rural Credits' Association on first mortgages on occupied farms only for the following purposes:

- 1—To provide for the purchase of land for agricultural uses.
- 2—To provide for the purchase of equipment, fertilizers and livestock necessary for the proper and reasonable operation of the mortgaged farm. The term "equipment" to be defined by the board.
- 3—To provide buildings and for improvements on the land. The term "improvements" to be defined by the board, who may vary same in different cases.
- 4—To liquidate the indebtedness of the owner of the land mortgaged existing at the time, or indebtedness subsequently incurred for the purposes mentioned in this section, the board to at all times first approve such expenditure.

Strict Regulations

Some of the special provisions of the plan are as follows:

The smallest loan that will be granted is \$500 and the largest \$10,000. No loan will be granted to exceed 50 per cent. of the value of the land appraised for agricultural purposes, and the earning power of the land will be the principal feature in the appraisal. No persons except farmers actually engaged in farming, or those about to engage in farming, will be able to secure loans. If the board has any reasonable doubts as to the ability of the applicant as a farmer the loan will not be granted.

No borrower will be permitted to sell or transfer his shares in the association. These shares remain permanently attached as a part of the mortgage contract. If he sells his farm the board has power to transfer the mortgage and also the shares to the purchaser if they approve of him. In the case of death the mortgage and the shares may go on to the heirs. Every applicant for a loan will use a regular prescribed form on which shall be stated the objects for which the loan is to be used and penalties will be provided for wilful mis-statements.

Altho the mortgages are to be placed at six per cent. and each borrower will agree to make all payments promptly and in full, the act will provide for defaults. It is the plan to charge eight per cent. interest on all overdue payments. If a borrower neglects to pay his taxes or any other charges that come ahead of the first mortgage, the Rural Credits' Association Board will pay them for him and the borrower will be charged eight per cent. interest on whatever amount is paid in this way.

All buildings are to be kept insured in some company satisfactory to the board. It will be provided in the mortgage that if any borrower expends any part of his loan for purposes other than those specified in his application, or violates his mortgage contract in any way, the board will have power to declare his mortgage due and payable at once.

All Payments in December

All payments on these mortgages will be made on the first day of December so that there will be a uniform day when all payments will fall due. The idea is to reduce the amount of work in handling the scheme and to fix the date of payment when it will be most satisfactory to the farmers to meet it.

It is the intention of the government that the Rural Credits' Association shall be authorized to receive deposits. There is a possibility, however, that the

Continued on Page 30

A THIRTY YEAR MORTGAGE
Showing how the payments for each year will be made up under the proposed scheme.

Year	Principal Balances	Interest 5%	Principal Repayment	Reserve 0.79%	Total Payments
1	\$1,000.00	\$50.00	\$13.12	\$ 7.90	\$71.02
2	986.88	49.34	13.88	7.89	71.02
3	973.00	48.65	14.69	7.88	71.02
4	958.31	47.92	15.53	7.87	71.02
5	942.76	47.14	16.43	7.85	71.02
6	926.35	46.32	17.38	7.82	71.02
7	909.97	45.45	18.39	7.78	71.02
8	893.58	44.53	19.46	7.73	71.02
9	877.12	43.56	20.58	7.68	71.02
10	859.54	42.53	21.77	7.62	71.02
11	841.77	41.44	23.03	7.55	71.02
12	823.74	40.28	24.37	7.47	71.02
13	805.47	39.07	25.78	7.37	71.02
14	786.97	37.82	27.27	7.27	71.02
15	768.22	36.52	28.85	7.15	71.02
16	749.22	35.17	30.52	7.02	71.02
17	729.95	33.75	32.29	6.88	71.02
18	710.40	32.26	34.16	6.72	71.02
19	690.57	30.71	36.13	6.55	71.02
20	670.45	29.12	38.23	6.37	71.02
21	649.94	27.49	40.44	6.17	71.02
22	629.04	25.83	42.78	5.95	71.02
23	607.74	24.13	45.26	5.71	71.02
24	586.04	22.39	47.88	5.46	71.02
25	563.94	20.60	50.65	5.19	71.02
26	541.44	18.76	53.58	4.90	71.02
27	518.54	16.87	56.68	4.59	71.02
28	495.24	14.92	59.97	4.25	71.02
29	471.54	12.92	63.42	3.89	71.02
30	447.44	10.87	67.11	3.51	71.02
		\$976.67	\$999.43	\$154.50	\$2,130.60

NOTE—In making the calculations in even dollars and cents a small difference (57 cents) occurs which would be absorbed in actual practice.

expected further that the expense of administering the act will not be quite one per cent. additional so that the cost of the mortgages will average under six per cent. on thirty year loans, including all costs in connection therewith.

It is intended by the governments that the Rural Credits Association shall never become commercialized, and as it is likely to become a good paying proposition in future years all the capital stock and shares of the Association are to be held either by the government or by farmers who have borrowed money on mortgages from the association. Every farmer who gets a loan from the association must become a shareholder to the extent of five per cent. of his loan, in other words, when a farmer borrows \$1,000 from the association by giving a first mortgage on his farm, he will receive \$950 cash and \$50 in paid up shares in the association. It is expected that these shares will pay a fairly good dividend, depending entirely on the profits of the association. No dividends will be declared until a reserve account has been created equal to twenty per cent. of the paid up capital.

Where Profits are Expected

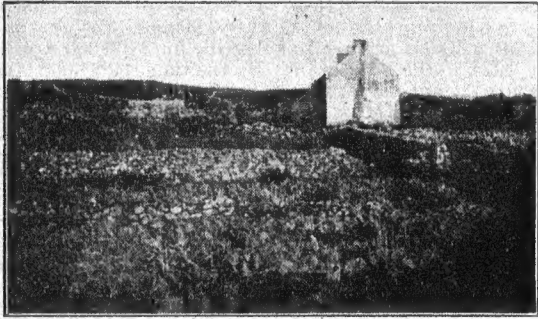
The profit in the conduct of the association it is expected will come thru the cheapness of administration and from the fact that a margin is provided for by a lower rate of interest on repayments than are charged on the original loan. In brief, this is the plan. The bonds which will be issued to raise the money for these mortgage loans will be for periods of ten years only. The repayments on the mortgages will go into a sinking fund, the purpose of which is to pay off these mortgage bonds when they become due. The whole plan has been framed so that the repayments on these mortgage loans will go into the sinking fund at a guaranteed interest of three per cent. This sinking fund until such time as it will be used will be invested in Dominion Government war bonds or provincial, municipal or school district bonds, which bear interest at the rate of five to six per cent. This is where the Rural Credits' Association should be able to earn its profits, and whatever profits are earned will be for the benefit of the shareholders, all of whom

Co-operation in Ireland

Article V.---Agricultural Credit---Credit Societies on Raiffeisen System--Reconstruction Necessary

By L. Smith-Gordon and Cruise O'Brien

Many authorities on agricultural co-operation are strongly of the opinion that the foundation of such a movement should always be laid in the first instance by the establishment of a system of rural credit. It is undoubtedly the case that this has been the method pursued in many of the most successful countries, notably in Germany where Raiffeisen banks have played a predominating part in the development of co-operation. Against this, on the other hand, we may



Dunglow, on the bleak north-west corner of Ireland where co-operation has accomplished marvellous things, enabling the people to market their scant products of all kinds. This picture shows the desolate character of the fields.

set the example of Denmark, where the famous system of agricultural co-operation has been built up without the assistance of any personal credit societies. The difference no doubt must be sought for both in the nature of the people and also in the attitude adopted by the other credit giving agencies in the country. In Ireland credit societies were not organized until the year 1895, when the first was created at Doneraile, with the advice and assistance of H. W. Wolff, the well known authority on the subject. There were already at that time more than forty creameries and auxiliaries in existence and some ten or more agricultural credit societies for common purchase had been formed, so that it will easily be seen that the credit propaganda was in the nature of a second thought. Since then, however, great attention has been paid to it until recent years when it has again rather fallen off for reasons which will be dealt with later. Sir Horace Plunkett has since stated his opinion that if he had to begin the work again he would follow the example of Germany and make the first start with credit societies; but the field for creamery organization was undoubtedly the most tempting at the time and we may reasonably feel that this was the right direction in which to make a beginning.

Based on Raiffeisen System

With one or two isolated exceptions, all the credit societies in Ireland, of which there were 233 in 1914, were organized on the same model, following closely the type originated by Raiffeisen in Germany some thirty years before. They are based on the principle of the unlimited collective liability of their members, so that in the event of a society going into liquidation any member may be proceeded against for all or any portion of the debts of the society. There is no share capital and only a small entrance fee. The secretary is as a rule unpaid and the running expenses are extremely small. The capital required for the making of loans is obtained either by an overdraft from the joint stock bank on the guarantee of the committee, as in the case of other co-operative societies, or by loan from either the Department of Agriculture or the Congested Districts Board, both of which have in the past allocated sums for this purpose, or finally by means of deposits from members and others, which are encouraged as far as possible.

The membership of the 233 societies in 1914 was 20,340, the loan capital £22,533 (\$109,660), the deposits £33,737 (\$164,188), while 7,352 loans were granted to the total value of £53,000 (\$258,934). It is a very encouraging fact that the proportion of deposits to loan capital has increased largely year by year, in spite of the inducements of the government controlled post office savings banks, which the cautious farmer regards as a far safer depository for his money as a rule than the societies controlled by his own neighbors. Further reference will be made to this very important question of deposits later in this article; meanwhile we will return to the earlier history of these banks. There is not any doubt that societies of this kind were even more necessary at that time than at present, owing to the power of the "gombeen men," or money-lending shopkeepers, whose operations were described in our first article. In order to establish some measure of independence for the farmers as against these local potentates it was necessary to provide them with some co-operative means of obtaining the accommodation they required to replenish their stock or to tide over bad periods. It would perhaps surprise the large grain growers of Western Canada to find how small a loan might just make the

difference between ruin and prosperity to an Irish smallholder; but somewhat similar conditions prevail even now in the province of Quebec and have been met by the same remedy under the inspiration of that great co-operator, Mr. Desjardins.

Some Concrete Material Benefits

That real good was done in Ireland is amply shown by the incidents recorded in some of the earlier reports of the I.A.O.S., of which we may quote one or two samples. In 1899 one farmer writes: "The loan, £3 (\$14.60), which I borrowed from the Kilcommon Bank on the 22nd of August, 1898, I applied as follows: On the 27th of August I purchased three young pigs for £1 15s. (\$8.46). I have kept one, a sow for breeding. She is now within three weeks of young ones and is worth £4 (\$19.45). The balance of loan, £1 5s. (\$6.06), enabled me to hold over for sale a calf which at the time would have fetched £1 10s. (\$7.26). This is still in my possession and is well worth £3 (\$14.60). The feed fed to the pigs would have been worthless to me without them, the potatoes used being small and black." The secretary of another society, where the local "gombeen man" had been known to charge £8 in interest on a loan of £3 borrowed by a poor farmer for eight years, writes that this society "was instrumental in purchasing twenty spraying machines for sixty farmers (every three joined to procure a machine). These farmers maintain that the spraying improved the produce of their potato crop by one half. The farmers in this parish plant on an average about 1½ acres and from this you may easily calculate what good the bank has done. I may add that the machines were loaned to others, so that in fact a good many more were benefitted thru the means of the bank."

In another case in the Congested District of Galway a weaver borrowed £3, with which he repaired an old



At Dunglow it has become so important that they have built a hall for their own public meeting and for other public purposes. The group in front shows that these people are prosperous in spite of the conditions in the country.

loom he had and bought a new one. With this equipment he and his brother, both of whom would otherwise have been idle, began work as weavers, with the result that they were able to pay back the full amount within three weeks. These and many similar examples, which might be multiplied indefinitely, show the purely material advantages to be derived from these banks.

The Educational and Social Value

But this is not the only nor even the chief claim to recognition which such institutions possess. The officials of the I.A.O.S. have always laid great stress on the educational and social value of such a form of association in backward rural districts. On this point we cannot do better than quote extensively from the report of 1898, which contains the following passage:—

"We attach very great importance to the introduction of the Raiffeisen system into Ireland, and are inclined to put it in the forefront of our propaganda. The need of a purely humane system sufficiently safeguarded, but established for the benefit of borrowers, has been forced upon us by our knowledge of the extent to which usury prevails. At present the small farmer in the congested districts uses whatever credit he can command, mainly to stop a gap or pay off an old debt, and he has not learned to use it for purposes which will enrich him. He has no conception of what a proper rate of interest is. He is unaware that he pays thirty per cent. when so many shillings are deducted from a loan or added on to a bill, and with these vague notions engendered by the 'barter' system, where no money is given or received, it is no wonder that at least one half of his possible income melts in transactions of this kind."

"We lay much stress upon the educational side of the Raiffeisen system because we are sure that it is ignorance of such matters and the lack of borrowing

facilities which, in the majority of cases, brings on the pinch which necessitates the demoralizing appeal for public relief. The problem of the congested districts is as much a human as an economic problem, and we have not much hope of the success of any plan for ameliorating the material conditions which does not, at the same time, educate, ennoble and make men of those concerned. The genius of the German philanthropist who devised the scheme of 'capitalizing the honesty' of poor men has devised also the means of securing, if not the honesty of the individual, at least the desire of the group that all their associates should be so, by making unlimited liability an essential part of the organism of his societies. The quickened sense of responsibility has been found to operate wonderfully in forming public opinion and in bringing about a thorough understanding of the affairs of the societies among their members, and also in securing much more efficiently than by the payment of any salary that proper attention will be given by the managing committee to their duties."

"Only those who know the amazing economics of the small Irish farmer in the West can realize to what extent the sharpening of his business wits will benefit him and prepare him for further organization. This sharpening is brought about not only by the unlimited liability, but also by the method of lending. The borrower comes before his committee with his application for a loan. The likelihood of gaining a profit or effecting a saving is threshed out by the members. These members are interested, not only for their own sakes, but with the hope of seeing their fellow members succeed and in preserving the borrower from failure."

"The borrower's sureties are also bound to see that the money is properly applied as well as repaid. The rate or profit the small farmer in the congested districts can show on loans granted in such a way is very striking. Up to a certain limit, conditioned by the extent of his holding, he can do more with one pound than a richer man with twenty, and that one pound given at the proper time may mean rent and home. A man borrows twenty-four shillings (\$5.76) and buys two 'bonhams' in the spring; in the winter he sells them for £5 10s. (\$24.45), pays back his loan and his rent at the same time. With the poorer 'congest' farmer the rent money raised by the sale of a couple of pigs, or a calf, or a few sheep, is almost the only money he handles. He grows nearly all his own food, and manages to get flour, tea and sugar in addition by bartering eggs or some other part of his little produce. In this barter, half the value of that little slips away from him. If his cow or his pigs die he is almost helpless. There is no institution he can borrow from unless the 'gombeen man' trusts him. There are so many like him who are helpless from want of capital that we are convinced that there is hardly any scheme which is likely to do more than this of agricultural banks."

Essentials of this Credit System

The smooth and prosperous working of a Raiffeisen bank depends very largely upon securing the services of an able, understanding and of course thoroughly honest secretary. Certain rules must be rigidly adhered to. The most important of these are that the purpose for which the loan is required should be definitely stated; this purpose must be such as will increase the productivity of the borrower's farm, or effect a genuine saving, giving a reasonable prospect of repayment. It is the duty of the committee to satisfy themselves that no money is lent for unproductive or uneconomical purposes, and, further, to make certain that the loan is not applied to any other purpose



An Irish laborer's cottage built with the assistance of the government.

than that stated in the application. It is apparent that if these duties are to be carried out, and also the character of the applicant, which is really the foundation of the whole matter, properly estimated, the area covered by the society must be sufficiently small to ensure that at least one or two members of the committee have first-hand knowledge of the circumstances

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The Country Homemakers

CONDUCTED BY FRANCIS MARION BEYNON

PRESIDENTIAL ELECTIONS

The United States has just passed thru one of the most exciting presidential elections in its history. After wavering in doubt over a period of several days, the pendulum has finally swung in Wilson's favor, unless a re-count changes the result.

The uncertainty itself denotes much confusion in the public mind, resulting from the great number of conflicting issues that were at stake.

Of paramount importance was the attitude of President Wilson towards the war. Great capital was made of that phrase, "Too proud to fight," yet among the numbers of Columbia students from all over the country interrogated on the question only one said he wanted his country to be taking part in the war. For the most part it was a political catch phrase. At the same time President Wilson's obvious sympathy for the cause of the Allies made him many enemies among that portion of the population which is of German extraction.

Scarcely less importance attached to the Mexican issue. History will make an entry on the credit side of President Wilson's character that he prevented a war with Mexico. Where many a man would have allowed himself to be railroaded into war by the group of capitalists who, having invested money in Mexico, wanted it to come under the American flag in order to increase the value of their investments, the President stood firm. Assuredly his stand in this matter won for him a black mark in Wall Street—all the centres of the big interests went for Hughes.

Yet President Wilson was not the head of a pacifist administration—far from it. The government of which he was the leader committed the country to a military expenditure for the year beginning July 1, 1917, of \$661,418,000, the biggest military appropriation ever made by a country not at war, and the first bugle note of the next great "Day." So far President Wilson yielded to those moneyed interests which were determined to make an outlet for their output of munitions when the present war was over, but Wall Street voted for Hughes because he was prepared to go still farther.

Generally the welfare of a nation is safer in the keeping of the man who is backed by the laborer and small farmer than in that of the candidate who has the support of the great financial interests of the country, so the United States is to be congratulated on its choice of a president.

YOUR HOME AND THE VOTE

Very shortly the women of Saskatchewan will be an illustration of the good or bad influences of voting upon the home life. It will become patent in December whether the slipping of a ballot paper into a box suddenly snaps the bond of affection between husband and wife or mother and child. It will be known beyond peradventure whether the exercise of the franchise is incompatible with baking good bread.

Tell us about it. We should like to have letters from the women on how it feels to vote, and from the men upon how their voting affects their homes and their husbands. Prizes of three and two dollars each will be given for letters from the men and from the women on this subject.

Address your letters to Editor, Homemakers Page, in care of The Grain Growers' Guide, Winnipeg, Man.

THE BATTLE OF THE SOMME

David Lloyd George says of the moving picture, "The Battle of the Somme": "If the exhibition of this picture does not make another war impossible, God help civilization." Then say we, God help civilization, for the exhibition of this picture will not make another war impossible.

It would do so undoubtedly if we had war because the butcher and the baker, the machinist and the farmer organized wars for the pleasure of killing each other. They would see that it is a very nasty business and they would desist. But among the hundreds of men who passed before the camera and among the thousands who are yet going to fight, there are only a handful who have ever desired to kill their fellow men. About ninety-nine per cent. of them are quiet peace-loving citizens who hate war, the men in the trenches particularly, how they do hate it. So they do not need a moving picture to make them not want to kill their fellow men. They never did want to.

A much better cure for war than an exhibition of this picture would be to make it impossible for private individuals to make profit out of the slaughter of their fellow beings; to prevent capitalists investing money in foreign countries and then stirring up war so as to bring that foreign country under their own government and make their investment more profitable; to stop governments carrying on secret diplomacy and then suddenly springing a war upon the people without their knowledge or consent; to take all power out of the hands of kings, in countries where kings still have power, and invest it in the people.

If Lloyd George and the leaders of government in the other belligerent countries are sincere in their protestations that they want this to be the last war, let them look to these things, for in them, not in any

picture of war, however terrible, lies the hope of permanent peace.

FRANCIS MARION BEYNON.

NEED BETTER AND COMPULSORY EDUCATION

Dear Miss Beynon:—I have intended writing you for some time, but threshing and harvest kept me busy. Mr. Langley wrote the women of Saskatchewan an open letter in reference to the liquor vote on December 11.

I think some of us women would like a member of the legislature to let us know what the government intends doing in reference to the teaching of English in the schools. I am hoping that we will not follow the men and vote for the separate parties, because the men have so long blindly followed them, and I know that what the Liberal party's intention is towards the teaching of English in the Saskatchewan schools will have a lot to do as regarding the vote in this district. In our district we have one of those Austrian leaders who is working hard to start an Austrian colony, with schools, etc., taught in Ruthenian, and if the government does as it has in the past, just study their votes, and give them what they ask, it's a certain thing that very little English will be taught in the schools in this district.

Another thing we should do is to insist on the third



Miss BESSIE McKENNA, of St. Thomas, Ontario, a graduate of Toronto University who specialized in social work, has been appointed supervisor of Women Workers in Canada by the Minister of Labor. She completed her "studies" by taking a "course" in a munition factory.

grade teachers being better trained and more capable of taking schools than they are now when they leave the Normal.

Arithmetic! There is not more than one in ten can teach properly and we have the mortification of knowing our children are only half educated and that if they leave the prairie and enter college, it will take them years to be on the same level as children taught in city schools.

Another thing we should unite on is compulsory education, even on the farms. It's a crying shame the way children are worked on these Western prairies, herding cattle all weathers, discing, plowing, even stooking, children not twelve years old. What does it matter if we do have a few dollars extra in the bank at the end of the summer? Isn't our children's future welfare worth more than money?

I am one that hopes agriculture will never be taught in our public schools on the prairie. The poor kiddies get enough farming, especially now that men are so scarce, altho I know many men who have boys from twelve to fourteen who are seen gossiping in town and their boys doing all the work. Poor lads, from sunrise to sunset, and doing the chore on Sunday for their parents to visit.

DONOVAN.

SPIRITUAL HOUSECLEANING DEMANDED

Dear Miss Beynon:—I am very much interested in your articles in our paper. In your article about Christmas I would heartily endorse your views and also say let us look for the star of the Christ to shine in our hearts and follow in His footsteps. He has shown so plainly by casting off the old man—self, malice, hate and the lusts of the flesh—and letting the new born child appear even as He has commanded to let that mind be in us even as it was in Christ Jesus. He showed us plainly what thoughts should replace the old ones—thoughts of love, kindness, unselfishness, humility to bring peace on earth. As you said in a former issue, "Plans for peace." It is time to awake. We may dwell on the visible war and its effects, but how many are awake to the mental war that is going on in our consciences; how many realize our duty to fight the evil in our thoughts? Can there be peace until our hearts are cleansed? No. Only when our hearts are at peace with God will there be real peace on earth.

The old thought said, "In times of peace prepare for war," but it has been a false peace, hiding a host of evils. Blind to our own faults we have looked for faults in others, nailing afresh on the cross the good Christ came to bring; and now who is awake to the call in a seeming midnight of war? Have we oil in our lamps? Have we spiritual consecration to pierce the dark shadows of thinking and living? Let us shatter every idol, put down every unclean thought and let us not forget that this must be done in each one's own mentality—the fight or work is with one's own self, so to speak.

Man means all mankind, male and female, and one has as much right to the name as the other and both should stand on equal ground and have one voice in all matters. Until we recognize this great necessity of overcoming self and giving to the female the same right to the name man as the male we cannot have united action, and we need it right now. Can we not read the handwriting on the wall? We are weighed in the balance and found wanting. What a real Christmas it would be to have that peace on earth, good will to men the angel announced that Christ would bring. And that time is coming, for He has promised to be with us always. Shall we not rise in newness of spirit to meet Him and hasten that time?

The question remains—What are we striving with? Is it with others or have we anything to set in order in our own lives? Are we wasting our time looking for our neighbor's shortcomings thru our own unclean windows. Perhaps if we had a good clean-up we should also find the same spirit in our neighbor and order be restored everywhere. A good man is a good citizen and good citizens make a good country which the Lord's hand would not be against.

PROGRESSIVE.

MONEY IN PHOTOGRAPHY

Mrs. Gertrude Kasebier, one of the first women to make photography her profession, was asked how she began. Her answer was:

"After my babies came I determined to learn to use the brush. I wanted to hold their lovely little faces in some way that should be also my expression, so I went to an art school—two or three of them, in fact. But art is long and childhood is fleeting, I soon discovered, and the children were losing their baby faces before I learned to paint portraits, so I chose a quicker medium.

"My first outfit cost me about thirty dollars, and with that camera I did work that I love to think about; finding my way, as I did, into that wonderful complexity of light and shade. Then I thought I ought to have a larger camera. So I bought one—and couldn't do a thing with it! I had to learn all over again. Indeed, it is always study—study and experiment—until one succeeds in putting forth individual work. Nothing else counts. And you can't make good photographs without imagination. That is something which must go on every plate that's made."

Think of being able to pick up a camera and to travel forth with it in search of adventure, with the certainty of finding it! That is what Miss Frances Benjamin Johnston and Mrs. Hattie Edwards Hewitt are doing. Together they took pictures of the New Theatre. Miss Johnston, like Mrs. Kasebier, was early in the field. She was the only woman juror on the Board of Photographic Awards at the St. Louis Exposition, and has received from the French Government the decoration of Palmes Academiques.

Miss Johnston, in telling her story, said that when she returned to her home in Washington, D.C., after studying painting in the studios of Paris, she did not find much enthusiasm for American art. So, thru a journalistic friend, she began making illustrations for a newspaper, turning afterwards to photography as the more accurate medium.

So interested did she become that she began to experiment with the camera, trying to do things that people said could never be done with it. She succeeded in taking prints in all sorts of light and almost without any light at all. Among other interesting experiences were those she had when she was sent to find Admiral Dewey on his return from Manila Bay.

—From The Delineator.

Alberta Co-operators' Annual

The Alberta Farmers' Co-operative Elevator Company Limited reports a profit of \$282,484.90 at the annual meeting held at Calgary, November 15

I have pleasure in submitting for your consideration report of your board of directors covering the third year's business of the company.

In view of abnormal crop conditions, your board of directors considered it advisable to secure an amendment to the act, changing the end of the company's year from July 31 to August 31. Consequently this report covers a period of thirteen months. As was anticipated, at the end of July the elevators on the C.N.R. lines were completely blocked, and had the end of the company's year not been changed we should have been in the position of having large stocks of grain in the elevators, which would not only have represented all the profits, but we should have been altogether unable to liquidate our debts.

During the season the company operated 87 elevators. During this period we handled 19,320,556 bushels of grain, 18,131,156 of which was handled thru the elevators and 1,189,400 bushels loaded over the platform and on track and consigned to the company. Of the amount handled thru the elevators, 10,793,130 bushels was special binned and 7,338,026 bushels purchased by cash ticket. Again, of this amount over 17,400,000 bushels was handled in the twelve months ending July 31, an average of slightly over 200,000 bushels per elevator. This easily constitutes a record handling for a line of elevators. Had it not been for the car shortage, we can safely say that we should have handled a considerably larger amount of grain, the fact that our elevators were blocked at a number of points for weeks at a time forcing the grain to other elevators. We have had the usual experience of line elevator companies at certain points exceeding our street price, over-grading and otherwise offering special inducements to our shareholders. The fact that they only offer these special inducements at isolated points and do not pay a uniform price for grain thruout the province is to our mind all the explanation that is needed of this condition. The situation is well covered by the remarks of a representative of one of the line companies at a meeting held in Winnipeg, "that it would surely not be good business for any one to pay more for grain than they had to." It must, however, be recognized that the fact that the line companies regulate their prices at different points to suit competition they have to meet, places our company, paying, as we do, the same price at all points, at a disadvantage, leaving, as it does, with a number of shareholders at a point where this exists a wrong impression as to this condition. There will no doubt be a discussion concerning this phase of the business and there are one or two points concerning it which we wish to draw to the attention of the delegates.

In view of the fact that our agents besides handling more grain than the majority of line companies' agents, also have the co-operative and livestock business, it was decided a year ago to establish a bonus system of paying the agents for the extra work which this entailed. This bonus has been figured on the basis of the amount of co-operative and livestock business handled by the agents at the different points, the manner in which they conducted it also being taken into consideration. Owing to the very large volume of grain which they had to handle this season, a bonus

was also paid on the grain end of the business. It is felt that under the bonus system we shall be able to pay our agents on a more equitable basis for the amount of work they do and according to the way they handle the business of the locals. This will be the means of our being able, without a doubt, to retain the services of the most desirable men who are working for the company and whose services are sought by line firms.

were caused by cars being held up in transit and other causes over which we have no control. Every effort, however, was made to remedy these deficiencies, and we believe that the service given to the shippers of the 1,100 cars which we have already handled thru our commission department this season speaks for itself.

Special arrangements have been made for wiring information in connection with consigned cars from

Winnipeg, and while this will result in an expense of several thousand dollars to the company during the season, we feel that the service which we can give our shareholders and customers will before long bring us sufficient extra business to more than cover this extra cost.

Co-operative Department

The co-operative department handled during the thirteen months ending August 31, 1916, a total of 1,002 cars, besides which a considerable volume of business in less than carload lots was handled, amounting in all to a total turn-over of \$749,668.49. In terms of carlots the total business handled by the department was as follows:—

Flour and Feed	164
Twine	133
Coal	370
Posts	204
Hay	30
Lumber and Building Material	42
Salt	7
Fruit	20
Wood	9
Wire	23
Total	1002

In reducing this statement to where we can make a comparison with the business handled last year, we find that approximately 170 carloads amounting to \$216,934.38 of this past year's business was handled during the month of August, leaving the amount of business for the previous twelve months at 832 carloads or \$532,734.11. In comparing this amount of business with that of 1914-15, in which 705 carloads or \$400,000 worth of business was turned over, we find that the number of carloads of goods had increased by 127. It must, however, be borne in mind that there was no twine included in the 1914-15 co-operative business. On the other hand, in 1914-15 we handled 178 carloads of hay as against 30 during the past year. Again, the amount of flour handled was less by some 58 cars, in our opinion this being at least to a certain extent accounted for by the fact that the previous year, when we first started to handle flour, our prices were a good deal lower than the prices of the local merchants, whereas during the past year our prices have been met and in some instances beaten by the local merchants, backed up in some cases by milling companies with whom we are not doing any business.

Shortly after the last annual meeting your board of directors decided to adopt the policy of building coal sheds wherever there was an opening at a point where we had an elevator. This decision was arrived at for the reason that immediately the car shortage started a year ago, we found it almost impossible in many instances to place orders for coal except on the understanding that the mines could fill them at their leisure, the custom of the mines being to give preference to firms having coal sheds, it being apparent that we could neither give the service nor handle a sufficient quantity to in any way regulate the price at local

Continued on Page 16

The Alberta Farmers' Co-operative Elevator Company Limited

BALANCE SHEET—As at August 31, 1916

ASSETS		CAPITAL AND LIABILITIES	
Fixed Assets	\$929,784.18	Fixed Liabilities	\$657,556.52
Elevator Buildings, Machinery, etc.	\$917,949.18	Mortgage in favor of Provincial Government covering completed Elevator Buildings, advances on uncompleted Buildings.	180,399.76
Office Furniture and Grain Exchange Seats, etc.	11,835.00	Current Liabilities	
After deducting depreciation from Office Furniture.		Accounts and Bills Payable	\$180,399.76
	\$929,784.18	Provision for Bonuses, etc.	97,482.82
Current Assets	579,712.59	Being provision made for bonus to Agents, Renewals, provision for alterations in Macleod Elevator and Dominion Government War Tax.	
Stocks of Grain and other Merchandise	\$286,439.41	Dividend No. 1	23,000.00
In terms of approved Inventories		Reserves	226,088.13
Advances on Bills of Lading and other Debts due to the Company after providing for doubtful Accounts	92,791.34	Depreciation Reserve	\$ 51,088.13
Funds	195,923.48	Being provision for depreciation on Elevator Line at the rate of 2 1/2% per annum.	
Being Cash on hand, in Home Bank of Canada, and in hands of Agents after deducting outstanding tickets, orders, etc.		General Reserve	175,000.00
Deferred Charges	4,558.36		\$226,088.13
	\$579,712.59	Capital Account	301,737.60
		Authorized Capital	\$1,000,000.00
		(By order of Lieutenant-Governor-in-Council)	
		Paid Up Capital	301,737.60
		Profit and Loss Account	23,231.94
		Balance of credit thereof in terms of Separate Statement.	
			\$1,509,496.77
			\$1,509,496.77

Profit and Loss Account for the Thirteen Months ending August 31, 1916

To Salaries and Wages	\$220,779.73	By Grain, Merchandise and Livestock Accounts	\$843,426.02
Buyers' and Travellers' Salaries and Expenses, Head Office Salaries and Local Secretary's Salaries and Expenses.		Commission, Storage, Handling Charges, Binder Twine, Coal, Livestock, etc.	
To General Expenses	178,985.48		
Brokerage, Directors' Fees, Telegraph and Telephone, Stationery and Supplies, Repairs, Postage, Insurance, etc.			
To Organizing Expenses, etc., written off	21,690.59		
Fire Loss, Organization Expenses, Legal Expenses, Bad Debts.			
To Delegates Expenses to the Annual Meeting	2,722.02		
To Interest on Loans	97,102.37		
Interest on Loan from Provincial Government of Alberta and other Bank Interest, etc.			
To Depreciation	39,660.93		
Depreciation on Elevator Buildings and Machinery, Plant and Equipment, Office Furniture, etc.			
To Balance carried down	\$282,484.90		
	\$843,426.02		
		By Balance brought down	\$282,484.90
		To which must be added	
		Balance at Credit of Profit and Loss Account at 31st July, 1915	36,229.86
			\$318,714.76
		Which has been disposed of as follows:	
		To General Reserve	\$175,000.00
		To Provisions for Renewals	19,482.82
		To Provisions for Bonus to Agents	15,000.00
		To Provision for Dividend No. 1	23,000.00
		To Provision for Alteration to Macleod Elevator	3,000.00
		To Provision for Dominion Government War Tax	60,000.00
			\$295,482.82
			295,482.82
		Balance carried to Balance Sheet herewith	\$23,231.94

Calgary, November 14, 1916.
We beg to report to the Shareholders that we have audited the books and accounts of The Alberta Farmers' Co-operative Elevator Company Limited for the thirteen months ended August 31, 1916, and hereby certify that in our opinion, subject to our report of November 13, 1916, as called for by Section 26 of the Act of Incorporation, the foregoing Balance Sheet is properly drawn up so as to exhibit a true and correct view of the Company's affairs at August 31, 1916, and as shown by the Books of the Company.

SCOTT & STUART, Chartered Accountants.

Commission Department

Up to the fall of 1916 the work of the commission department was practically all performed by one man, who was attached to the accounting department. Shortly after the commencement of last season, owing to the large volume of grain which the company was called upon to handle, it was found necessary to open up a regular commission department, Mr. Elliott being placed in charge. 10,384,156 bushels of grain was handled by this department as compared with 1,211,000 bushels in 1914-15. To organize a commission department which could accurately and speedily care for a volume of business ten times as large as the previous year was no small undertaking and delays occurred which no one regrets more than the management. Further delays in the handling of shipments

RE DISTRICT MEETINGS

To the Secretary and Members:—Now that the threshing season is pretty well over and as the time for the holding of our sixteen annual district meetings is near at hand the time is ripe for an aggressive campaign of organization and education. The past ten months have been phenomenal indeed in so far as climatic conditions are concerned. During the whole of last winter and spring country roads were exceedingly bad. Partly owing to this and partly on account of the exceptional shortness of the summer season and the disturbing weather conditions following the harvest there have not been held during the current year nearly as many meetings of the members as would have been the case under more favorable circumstances. As is always the case with the falling off of regular meetings of the members it is to be feared that interest in the big and vital public questions which are facing us has somewhat lagged. These conditions have been accentuated by those causes arising directly out of the war such as the absence of many of our leading spirits at the front or in training and the shortage of farm help. These unavoidable conditions have affected local activities more or less detrimentally, but they have loaded more than a usual amount of necessary work upon your Central, which constantly and in many ways has been working for and safe-guarding the interests of agriculture during the entire year. The power for good of an organization such as the S.G.G.A., however, depends primarily upon the activities of the local units which compose it. The Central would soon lose its power for good if it were not backed up by a large membership and by aggressive activities at the local points.

The Need is Urgent

There has never been a time when the need for the organization of the farmers and for their intelligent acquaintance with the issues of the day has cried more loudly to those whose vision is capable of penetrating a year or two into the future than they do at this moment. The effect of the perils which face Western agriculture will not be fully apparent for some little time to come, it is now that there obtains the most imperative need for strong organization and intelligent understanding. Now, while the bulk of the farmers are prosperous as never before; now, while many of them feel least the need of getting together for their mutual welfare; now, when men are content because mere chance—and a chance over which they had no vestige of control—turned a crop which was ten per cent. hailed and twenty-five per cent. rusted into a profit as great as those of many ordinary years combined; now is the time of greatest perils to Western agriculture. The cost of everything which the farmer has to purchase, including labor, has gone up by leaps and bounds. This cost will continue to increase at least until the close of the war. At the first faint glimmer of peace, wheat prices will drop most mightily and the chances are ten to one that they will drop below the line of the present cost of production. Nothing is surer than that every effort will be made, is now being made, to capitalize the enormously inflated prices of all kinds of supplies made possible by the war and to maintain these profitable prices after the war has come to a close even tho the prices of grain may have dropped to the most discouraging minimum. In an effort to maintain these high prices every use will be made of the tariff as well as its abuse under the villainous "dumping clause" which permits of the grossest discrimination as was experienced by the farmers' organizations during the past season. In many lines of goods the protected manufacturers are setting not alone the prices at which they will sell their products, but also the prices at which the jobber is to resell the same, as well as the prices at which the dealer must sell to the consumer. Active and aggressive propaganda is constantly being made to prepare the public for yet greater exploitation under this so called protection and for the up-keep of the price of supplies, and so long as there still remains in the pockets of Western farmers any considerable portion of the profits which they made out of wheat growing during the war, every effort will be made to maintain the prices of all that farmers have to buy at a decidedly profitable basis. For these things the manufacturer, the wholesaler and the retailer are preparing themselves and all of them know

Saskatchewan

This Section of The Guide is conducted officially for the Saskatchewan Grain Growers' Association by J. B. Musseleman, Secretary, Regina, Sask., to whom all communications for this page should be sent.

that now while the farmer feels himself prosperous and contented is the time to entrench their position with high and yet higher barriers against a fair and open competition.

Our Only Salvation

Now is the time to make our foundation strong; now is the time when we require to get every man in Saskatchewan into the Grain Growers' Association. To grumble is foolish; to kick but stirs up a dust and beclouds the vision a bit, to rave against conditions in general and a few people in particular may relieve the spleen a bit, but that is all. To chase a will-o'-the-wisp which promises to revolutionize society in a day by the stroke of a pen at the foot of a page of legislation may be a pleasant pastime, but it is apt to carry one far from home and from his wood pile, but to know, to understand, to comprehend, that is power.

Not discontent, not prejudice, not suspicion and self-righteousness, but a clear vision, a sure grasp of the immutable principles which underlie our problems will enable us to shape our destiny as we want it and as it ought to be. Knowledge therefore is the supreme requisite. Not the meaningless theories of others which we do not understand, but facts which we ourselves comprehend. Systematic study alone can equip us with the knowledge which can make us powerful when organized. During the course of the coming winter it has therefore been planned that as never before the association shall give itself over to the study of those problems which affect the very foundation of the social and economic structure of Western agriculture. Literature in connection with what the Central executive is planning in this connection will be forwarded to you in the very near future. Every effort should be made to hold regular weekly or fortnightly meetings from now until spring. Each such meeting can be made interesting, entertaining, instructive and helpful, especially if the officers of the local will throw themselves enthusiastically into the work. Every effort should be made to increase the membership to the highest possible number and especially should this work be prosecuted amongst the women who so recently have come into their long denied right of the franchise and which the association did so much to win for them.

Collect Membership Fees

Every effort should be made to collect all membership fees so that they can be remitted to the head office promptly. A special effort in this direction is necessary for the reason that during the rush season comparatively little work in this connection was done. In every case where secretaries have fees on hand remittance should be made at once. It should be borne in mind that under the constitution of the association a member having once joined the association continues to be a member and is liable for his annual membership fee until such time as he has either resigned from membership or been expelled by the local. It is especially important that meetings should be held in all locals before the month of November is out for the reason that district meetings will be brought on comparatively early in December. There are many problems which should be debated and studied in meeting before the district meetings take place in order that they may be more intelligently dealt with at the larger gatherings.

At one of your earliest meetings the whole problem of Municipal Hail Insurance should be fully discussed. This is probably the most pertinent question which is before the ratepayers of Saskatchewan today. In the course of the next four months co-operative hail insurance in Saskatchewan will in all probability either have been dropped forever or placed upon a permanently sound foundation which will give positive protection at cost for all time to come and, it is hoped, extend the same protection to the 1916 sufferers. But the fate of the whole project will depend in very large measure upon the degree

of understanding which the farmers of this province have of it. The question of co-operative credit is another which requires study in order that the association may reasonably and intelligently press for action in connection with it during 1917.

We are facing in the very near future a vote on the question of the few remaining liquor stores in Saskatchewan. It is highly imperative that every local should show its interest in this question and assert itself accordingly.

There never has been a year in which it was as highly imperative that a careful selection of reeves of municipalities should be made as this year. The fate of co-operative hail insurance will lie largely in the hands of the reeves who are elected and no reeve should be elected who is not a true co-operator at heart or who has not declared himself openly and fully on this important question of hail insurance. Too few farmers interest themselves in the election of their municipal officers. There is opportunity for thoroughly good work by your local in securing the interest of the ratepayers in the municipal election and in assuring the selection of true co-operators as reeves. The full board of directors of the association will meet at the head office in Regina on Thursday, November 23. Following this meeting further details of the plans for the winter's campaign will be published.

Fraternally yours,
J. B. MUSSELMAN,
Central Secretary.

PROPOSALS RE DEBATING LEAGUES

Recommendations of the committee appointed by the executive of the association to deal with the matter of debating leagues and other methods for the encouragement of systematic study in economic and other public questions. The committee is composed of Mrs. McNaughtan, Miss Erma Stocking, Mrs. C. E. Platt, George E. Atkinson and John N. Burrill. The committee sat in the head offices of the association at Regina, November 8, 1916, all the members except Mr. Burrill being present and beg to submit to the executive the following recommendations for its early consideration and prompt action.

That in order to better promote the study and discussion of economic and other problems pertaining to the general welfare of the people and the development of a higher and broader type of citizenship the following suggestions be put into effect: 1—That a provincial standing committee be appointed to have special charge of this department of the educational work of the association within lines of policy laid down by the Central executive. 2—That provision be made for defraying the necessary expenses of this committee in the prosecution of its work. 3—That the committee have authority to especially foster the study and discussion of public questions: (a) by the selection of suitable topics for lectures, addresses, essays and debates; (b) by selecting and classifying literature dealing with these topics and providing such locals as have decided to take up the work with reference for such sources of information; (c) by encouraging debates upon suitable subjects within the respective locals and if found feasible between various locals; (d) by encouraging and assisting in the institution of lecture courses as early as possible. 4—That all locals be circularized by the Central in an endeavor to persuade them to join the work and to ascertain those who will do so. 5—That this proposition be presented at each district convention. 6—That the executive take up with the University of Saskatchewan the matter of its supplying packet libraries containing material suitable for debates, discussions and studies on the subjects above referred to and that an effort be made to persuade the university to take up this work. All of which is respectfully submitted by your committee.

MRS. McNAUGHTAN,
Chairman.
MISS E. STOCKING,
Secretary.



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VANCOUVER, B.C.

Alberta

This section of The Guide is conducted officially for the United Farmers of Alberta by P. P. Woodbridge, Secretary, Calgary, Alberta, to whom all communications for this page should be sent.

THE SECRETARY'S MAIL BAG

Today is Tuesday; yesterday being the day for The Guide copy, and having to interview an unusually large number of visitors I was unable to attend to any mail. This morning's accumulation, in addition to ordinary routine work, contains letters which may be sorted under the following items:

1. A letter from a member who is at present the owner of a homestead in the northern part of the province, but who may not be the owner much longer. He has secured a \$500 loan on his homestead at 12 per cent. interest payable half-yearly, and has probably signed an application form agreeing to pay a 2½ per cent bonus in addition. The legal expenses of the firm when negotiated, together with arrears of taxes, amount to \$200.50 out of \$500 raised on the mortgage. He wants advice.

2. A letter from a member who has got into trouble with a lumber company in regard to non-payment of a note. He has \$29.85 costs entered up against him. He remits a money order and wants me to see the lumber company and get the matter settled for him.

3. A letter from a union who want the C.P.R. to put in a level crossing for their convenience. It probably means seeing the railway company and taking it up with the Board of Railway Commissioners as well, possibly the preparation of the case to submit to the Board at their next public sitting in Calgary.

4. A letter from a railway company re. complaint as to shortage in certain cars of coal shipped to one of our unions. They want further detailed information.

5. A complaint from a member in dispute with a local milling company re shipment of certain cars of wheat, which means a personal interview with the company concerned.

6. A letter from a member who has failed to deliver certain grain contracted to a track buyer, who it appears was not licensed at the time.

7. A letter from a member who has discovered a certain clause in his fire insurance policy that does not appear to be quite fair. He wants to know if the clause is in common use or not.

8. A letter from a secretary who from personal experience has just become acquainted with one of the many injustices which are part of our present law.

9. A letter from a member who has apparently had a raw deal in connection with his application for a car. The car book has been manipulated in some way. He wants justice.

10. A letter from an Eastern University asking for suggestions and criticisms on a series of articles which it is proposed to publish dealing with certain national questions affecting agriculture.

11. Two requests for short articles on association work for publication in Christmas numbers of certain periodicals.

12. A letter from a member who had given an exclusive listing of his farm to a real estate agent, afterwards withdrawing same verbally, which withdrawal was ignored by the real estate man and the farm sold, a deposit being paid on the same. The agent is now suing for the handing over of the farm to the prospective owner.—P.P.W.

THE ELEVATOR AND THE U.F.A.

The following paragraph is taken from the report of one of our locals and explains itself. "The greatest grievance seemed to be that the shareholders and U.F.A. members are unable to get their supply of winter coal, while the merchants and farmers living over in — haul away the coal from the elevator a day or two after it arrives, hence after the U.F.A. members and local shareholders show up for coal after making a trip from ten to thirty miles, the coal is all gone. The members and

shareholders seem to think that an injustice is being done and it was the consensus of opinion that the citizens of — and shareholders of the Farmers' Elevator Co. particularly, should have an opportunity to get their supplies first. It was the opinion that the coal should be held a reasonable length of time and some special and favorite rights should be given to the shareholders to get the coal in view of the coal situation."

This is a fair sample of opinions sent in to this office on more than one occasion. The idea seems to be that we as farmers, having created a public utility in the shape of the Farmers' Co-operative Elevator Co. are therefore entitled to special benefits over and above such benefits as the public at large shall receive. From a selfish viewpoint that may be good reasoning, tho the introduction of government assistance, using public funds renders even this point debatable. The main thing that I see about this is however, that since the advent of the Elevator Co. one often hears the statement made that the Elevator Co. was created to give service to the U.F.A. yet the local unions of the U.F.A. with a very few exceptions have entirely failed to realise the possibilities of the situation and make use of the Elevator Co. in their capacity as a local union. On the contrary, complaint after complaint reaches this office to the effect that the presence of an Elevator in the district and the handling by it of supplies thru the warehouse has killed the union entirely, or seriously diminished its interest and work. The fault in this case is just as much that of the U.F.A. local union as it is that of the Elevator Co. If on the advent of the Elevator Co. the U.F.A. members forget the existence of their local union and their co-operative ideals to work as a unit, reverting to the old individualistic system, they must take their chance with those who have never supported the co-operative idea and have always remained individualists. The answer to the above quoted paragraph is that neither the Elevator Co. or anyone else, public utility or not, has the right to refuse to sell to any man who offers them the price they are asking for their goods, unless he be a criminal or already indebted to the company for a considerable sum of money. There is even an element of doubt in regard to the latter.

How then can we secure the benefits which morally belong to us? The answer is simple. Instead of disbanding or allowing your local union to drop out of existence you need to strengthen it. With the advent of the Elevator into your district you need more than ever to use your union as the purchasing agent in place of the individual, unless you wish to see the control of the public utility which you yourselves have created pass out of your hands. You need to get together and make your union a medium for placing your orders with the Elevator Co., for giving such instructions as may be necessary for its distribution on the arrival of your car, and for protecting your interests as a community generally. This may mean the raising of a small sum of money for use as a deposit in securing your car, or other incidental expenses, but the idea that a dollar per year is going to secure for you the millenium and that you can continue to secure special privileges ahead of your neighbor with using any of your own money, or without any effort on your own behalf, is an idea which the sooner it is money for use as a deposit in securing dropped the better.

Co-operation is Power

The advent of the Elevator Co. into this Province gave the U.F.A. the greatest opportunity that was ever presented to advance the cause of true co-operative effort in trading matters that has ever been presented to it. So far, with very few exceptions, the U.F.A. has failed absolutely to realise its oppor-

tunity. If the local unions at points where the Elevator Co. has units would use their opportunities they could practically monopolise the entire attention of the Co-operative Department of the Elevator Co. and in doing so they would accomplish a two-fold object. First, they would secure to themselves the full benefits afforded by an organization of their own making; second, they would put themselves in a position to control the policy of that department. They would enable the Elevator Co. to institute a system of co-operative dividends in that department, or to compel it if necessary. They would establish a solid and permanent buying power that would break up the present unsuitable and unsatisfactory method of doing business, a method which is unsatisfactory to all parties concerned, and they would create an organization capable of smashing right from the start many of the combines which have for years successfully resisted all our efforts to overcome.

I do not think that I am exaggerating in any way the possibilities of the situation. I have had cause to study the situation very closely during the last three years. I believe that the possibilities are still with us. It requires a little energy, possibly a little more forethought than is required to pull into the Elevator any time you see fit and take your bag of flour or load of coal, but in the end it will pay you, for it will mean not only a big step forward in your trading ambitions, but also the re-organization of the U.F.A. in such strength that our economic and other problems which the Elevator Co. can never solve without our aid, will be brought appreciably nearer.—P.P.W.

WANT LIVESTOCK SHIPPING ASSOCIATION

The following letter has been received from D. M. Kennedy, President of Waterhole Union, No. 383: "I am president of the Waterhole Local and tho we have not been meeting regularly it is not any sign that we are indifferent to the possibilities of our union, but rather thru lack of time, etc. We are far from a railway station and between freighting, etc., we are busy nearly all the year round. Personally I do not encourage much of a boom at the start. This year our crops have been badly frozen and we must get the most out of them, and as the yield is considerably reduced we will have more time on our hands than usual, so I think it a fine opportunity to get together and do a few things that would be well high impossible if we had a good crop. I would be glad of any information you could send me re the forming and operating of a Livestock Shipping Association. I feel we could make it a success. We are the only Local using Spirit River as a shipping point and may be a little handicapped on that account, but I do not think it fatal."

DEBATE ON THIRD PARTY

The regular monthly meeting of Swan River Local, No. 168 was held on Saturday evening, November 4. A very enjoyable time was spent discussing topics of local interest, among which were the obtaining of a Government telegraph office, erecting a cattle chute and loading platform at the station and the obtaining of a local freight agent. This meeting was well attended and the secretary, Mr. McKillop reports that the interest in the organization seems to be increasing from month to month. The subject for discussion at the next meeting will be a debate: "Resolved that the third political party would be a benefit to our country."

ACTIVE YOUNG LOCAL

Thos. Wood, secretary of Clover Hill Local, No. 307, reports that this union will hold their yearly meeting at Walsh to elect officers for 1917. The membership to date is forty-one, which is not bad for a ten month old local. They bought a car of cedar posts last May and a carload of Galt coal in July. They also bought twine and flour co-operatively and have a carload of lumber and three cars of coal on order, and orders are being taken for a car of lumber and one of fence posts at the present time.

RESULTS OF ORGANIZATION

Continued from Last Week

1910. 20—The following resolutions passed and taken up with the Dominion Government:—

Whereas we are convinced that the terminal elevators as now operated are detrimental to all parties concerned, from the producer to the consumer, as proved by recent investigations and testimony of important interested bodies, we therefore request that the Dominion Government acquire and operate as a public utility, under an independent commission, the terminal elevators at Fort William and Port Arthur, and immediately establish similar terminal facilities and conditions at the Pacific coast, and provide the same at the Hudson Bay when necessary.

The Hudson Bay Railway was the next matter introduced. The resolution reads as follows:—

Whereas the necessity of the Hudson Bay Railway as the natural and most economic outlet for placing the products of the Western prairies on the European market has been emphasized by the Western people for the past generation, and,

Whereas the Dominion Government has recognized the need and importance of the Hudson Bay Road and has pledged itself to its immediate construction, and has provided the necessary funds entirely from the sale of Western lands, and,

Whereas the chief benefit to be derived from the Hudson Bay Railway will be a reduction in freight rates in Western Canada due to actual competition which could be secured only by government ownership and operation of the Hudson Bay Railway, and,

Whereas anything short of absolute public ownership and operation of the Hudson Bay Railway will defeat the purpose for which the road was advocated, and without which it would be in the interests of Western Canada that the building of the road should be deferred.

Co-operative legislation came next. Resolved that in the opinion of this convention it is desirable that cheap efficient machinery for the incorporation of co-operative societies should be provided by federal legislation during the present session of parliament.

Whereas it is generally believed that the Bank Act, forming, as it does, the charter of all Canadian banks for a ten year term, by its present phrasing prevents any amendment involving curtailment of their powers enjoyed by virtue of the provisions of such charter.

Therefore be it resolved that this Ottawa convention of delegates desire that the new Bank Act be so worded as to permit the act to be amended at any time and in any particular.

The tariff case was put as follows:—

(1) That we strongly favor reciprocal free trade between Canada and the United States in all horticultural, agricultural and animal products, spraying materials, fertilizers, illuminating fuel and lubricating oils, cement, fish and lumber.

(2) Reciprocal free trade between the two countries in all agricultural implements, machinery and parts of each of these, and in the event of a favorable arrangement being reached, it be carried into effect thru the independent action of the respective governments rather than by the hard and fast requirements of a treaty.

(3) We also favor the principle of the British Preferential Tariff, and urge an immediate lowering of the duties on all British goods to one-half the rates charged under the general tariff schedule, whatever that may be, and that any advantages given the United States in reciprocal trade relations be extended to Great Britain.

(4) For such further gradual reduction of the remaining preferential tariff as will ensure the establishment of complete free trade between Canada and the Motherland within ten years.

(5) That the farmers of this country are willing to face direct taxation in such form as may be advisable to make up the revenue required under new tariff conditions.

1911. 21—In December, 1910, members of our association participated in a delegation of 800 farmers, organized under the auspices of the Canadian Council of Agriculture, waited on parliament urging the government to make reciprocal trade arrangements with the United States. A gradual increase in British preference so as to have free trade between Great Britain and Canada

in five years and several other reforms in the interests of agriculture. W. S. Fielding, finance minister, immediately opened negotiations with the president of the United States and succeeded in making a trade agreement for a free trade in natural products, a material reduction of custom duty in agricultural implements and many lines of manufactured foodstuffs. Parliament, however, refused to ratify the agreement. The following matters were brought to the attention of the government:—

(a) Re Terminal Elevators. On the resolution we secured the appointment of what is now known as the Grain Commission which is doing good work in administering the laws governing the operation of terminal elevators. Thru this commission many valuable suggestions and some amendments to the Grain Act have been secured which have been of great value.

(b) Re Hudson Bay Railway. Our presentations and resolutions were favorably received, resulting in action being taken by the government by which it is expected that the Hudson Bay road will be completed next year. We will then have an additional line of transportation competing for the carrying of our grain to the world's markets. This line is to be government owned and operated.

(c) Re Co-operation. This was followed up by investigation as to what we had in provincial legislation that would be helpful and finally resulted in the passing of the Provincial Co-operative Bill of last session of the provincial legislature which embodies in it all the necessary provisions for the transacting of co-operative buying at the smallest cost.

(d) Re Banking. This was the beginning of a discussion of the Bank Act, but has resulted in a general study of the whole banking system and has been the means of bringing about a better understanding of the whole question. At the present time there is a disposition on the part of the banks to understand and provide for the requirements of agriculture along these lines that is commendable. This is seen in a marked degree in the handling of grain, but more especially is it noticeable in the producing and development of the livestock industry.

(e) Re Tariff. After several years of discussion of the tariff question, the Grain Growers' Association set forth very clearly and in concise form their views on the above resolutions, the substance of which has been emphasized at each convention since. Today we are more fully than ever convinced that whatever may be secured along other lines of agitation that will bring relief, that relief will only be insignificant as compared with what will come when the tariff question is so settled that the whole of our economic obligations will be borne equitably by all of the people. Our slogan this year, "Down with the Tariff."

21—Resolution re the establishment in Winnipeg of a Union stockyard to give Western farmers the same privileges as Eastern ones have in the matter of watering and feeding of stock before sale, and the marketing of livestock along the same lines as The Grain Growers' Grain Co. markets our wheat.

Result—The Union stockyards is now in operation under the control of "The Public Markets Limited." The directors being representatives of the C.P.R., C.N.R. and G.T.P. The ministers of agriculture of the three prairie provinces have a right to be represented at meetings of the board, but have no vote.

The Grain Growers' Grain Co. has established a livestock department under a sales manager, who has his office in the stockyards to handle farmers' shipments of stock on commission.

22—Commission charges on oats, resolution re same.

Result—Thru the persistent efforts of our executive the commission charges on oats have been materially reduced.

1912. 23—Resolution asking The Grain Growers' Grain Co. to extend their activities into other lines of business than those now carried for the benefit of co-operators.

Result—The Grain Growers' Grain Co.

is increasing its activities each year and is now handling many lines of farm supplies.

24—Resolution re admitting farmers' wives and daughters to membership. Result—The constitution has been amended to permit farmers' wives, sons and daughters living on farms to become members on an equality with the men.

25—Resolution re appointing of a permanent secretary with offices in Winnipeg.

Result—Up to 1912 the secretary was engaged to give only a portion of his time to the work of the association. Due to the continuous increase of work and the important position the organization has attained it became imperative to employ a permanent secretary to give his whole time to the work.

26—Resolution urging the establishing in Winnipeg of an agency which would handle produce shipped from the farms to be sold without loss as at present when handled thru middlemen.

Result—To meet the demand and urgent need of an agency to find a market for farm produce direct from farm to consumer, associated with market gardeners in the immediate vicinity of Winnipeg, the Central Farmers' Market was continued in operation in 1914. Thru an incompetent manager the first year was a failure. On change of management and name the market is fulfilling the functions it was intended to perform and is now disposing of a large quantity of farm produce. Returns are made each week and the market is doing work in serving both urban and rural patrons.

1913. 27—Resolution re woman suffrage. Our Central office was instructed to co-operate with the Manitoba Political Equality League to further the interests of woman suffrage.

Result—This was first taken up in 1912 and introduced in our convention by an address which aroused a good deal of interest in the question. The Manitoba Grain Growers' Association as an organization were the first body to make a public pronouncement on this question of the enfranchisement of women and their consistent support given to the movement has no doubt been a potent factor in procuring legislation giving women the franchise.

28—Resolution urging that the railway enlarge the loading platforms.

Result—The loading platforms have been enlarged to standard size and legislation to have more platforms where needed secured.

29—Resolution re agricultural credit to provide cheaper money for Canadian farmers.

Result—Such study and attention is being given to this question as is producing legislation which it is hoped and believed will be very helpful to our farmers.

1914. 30—Resolution to have the commission charge on oats and barley reduced.

Result—The association has succeeded in securing a reduction of commission for handling of oats and barley from 1 cent to $\frac{1}{2}$ of a cent for oats and $\frac{1}{4}$ of a cent for barley.

1915. 31—Special seed grain rates have been secured thru the representations of the executive which have saved the farmers of Manitoba and the other prairie provinces considerable amounts. These seed grain certificates have been handled thru our Central office to all bona fide farmers free of cost.

32—Negotiations have been carried on for some time in the matter of abattoirs which it is hoped will lead to something definite in the future.

1916. 33—The special rate granted to shippers of all livestock for feeding and breeding purposes has been one of the advantages secured this year. Other questions have been considered with careful attention which it is hoped will bring results in the coming days.

MEMBERSHIP DUES

The following branches have reported with membership dues recently:—Letellier, Strathclair, Kenton, Binscarth, Ashern, Spruce Bluff, Vidar, Woodlands, Rosser and Sinclair.

Manitoba

This Section of The Guide is conducted officially for the Manitoba Grain Growers' Association by R. C. Henderson, President, 404 Chambers of Commerce, Winnipeg, to whom all communications for this page should be sent.

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Democracy Reborn

Some observations on the re-election of Woodrow Wilson to the Presidency of the United States of America

By J. A. STEVENSON

After a political contest whose bitterness was almost unparalleled and whose result wavered in the balance for several days, Woodrow Wilson seems now assured of re-election as President of the United States by a substantial plurality. If, as the London "Nation" truly said, liberals and progressives all over the world watched with sinking hearts the early returns which appeared to presage his certain defeat, they are now entitled to a compensatory deep elation at his victory. It means that for four more years the

great American republic will see her destinies guided by principle and intelligence rather than by prejudice and opportunism, and that the leadership of a mind which is at once keenly progressive and sincerely democratic will during a most critical period of the world's history be at the service of what is now its strongest political unit. For the citizens of the United States it means that the liberal and enlightened policies which he had planned and translated into legislation, having now received the confirmation of popular approval will have the opportunity of a fair trial and gradually become woven into the fabric of the national life. It means that the elevation of American politics to a better plane and the substitution of intelligent discussion of public affairs for fruitless partizan feuds will continue and be extended. It means that the forces of special privilege and financial piracy, greedy exploitation, rampant jingoism and crazy militarism instead of usurping control of the fate of a vast community will have to battle for their very existence and be perpetually on the defensive. To use a military metaphor, the initiative has at last completely passed to the party of progress and reform. Hitherto their energies were devoted to the defence and conservation of popular rights, now they can choose their own time and method to attack a variety of ancient abuses.

United States Prosperous

The United States is at present enjoying an unprecedented boom of prosperity and at such times a community is wont to view reform and radical measures with stern disapproval. In his term of office, Wilson by his firm leadership which gave the necessary impetus to a somewhat lukewarm majority in Congress had instigated and passed into law a variety of far reaching reforms infringing on many privileged preserves; he had thereby offended a multitude of interests whose self-seeking motto was "Let well enough alone"; he had followed out the ideals of his "New Freedom" speeches and allowed no fear of the disfavor of privileged classes to stay his hand. He was an avowed and daring radical and as such became the object of a campaign of violence and vituperation in which old friends as well as enemies joined the serried hosts of the plutocracy to encompass his defeat. For virulence the only parallel to the anti-Wilson campaign is to be found in the 1910 budget struggle in Britain when the Tory aristocracy set their whole energies to smash Lloyd George. The processes and results were similar, in each case the attack was made too personal; the assailants did not recognize that the object of their wrath was merely the spearhead of a vast popular movement and the assault ended in ignominious defeat. That the American electorate should give Woodrow Wilson 50 per cent. more votes than in 1912 in face of a strong alternative candidate is abundant proof that the

political temper of our neighbors is steadily inclined to radicalism and reform. The existence of Woodrow Wilson and his success as a reforming president has destroyed the need for a separate Progressive party, hence its sudden disappearance. Did we enjoy a vigorous Liberal leadership at Ottawa there would be little talk of separate Western parties.

Artificial Party Alignment

Hitherto politics in the United States as here have suffered severely from the

artificial condition of the party alignment. It was based on tradition and on outworn habits of thought rather than principle. The solid South was democratic; New England and the middle west were solidly republican and having the greater share of the voters usually prevailed. Each party contained in its ranks large elements whose temperaments and ideals were totally alien to the beliefs and policy of their avowed party. Nominally the Democratic was the party of reform, but it offered no real promise of the needed national amelioration till Wilson came to breathe new life into its ailing and timid body. There are still conservative reactionaries in the Democratic camp and sound radicals in the Republican ranks, but there has obviously been a thorough sifting and transfusion and now for the first time there is a marked reality in the cleavage between the American parties which alone can ensure a healthy national life. There is now a Conservative party, the Republican standing for extreme "preparedness" jingoism, high tariffs, the domination of Wall Street and all the other appendages of greedy capitalism and narrow nationalism, and there is a liberal or radical party, the Democratic, pledged to moderate schemes of national defence, low tariffs and aversion to aggressive expansionist Imperialism in addition to social amelioration and progressive improvement in the national organization; in general, its aim and ideal is to adapt outworn institutions to the needs of a modern community or change them for others if they cannot be adapted.

First Class Leadership

For some years to come the leadership of the world in industry and finance will be with the United States. Ten years ago experienced observers prophesied this without foreseeing the effects of the war and thought such primacy could be worthily sustained, but nowhere could they discern the corollary of that first class political leadership which was necessary for true national greatness. Such leadership has now been found in President Wilson and the opportunities which lie before him are unparalleled. Great as have been his services to his own country, his services to humanity can be infinitely greater and his path should lead to a wider field and a permanent place in the world's history. A sorely tried and stricken universe cries out for the saving assistance of his democratic faith and far-seeing courage, fortified, as they now must be, by his triumphant return. Sometimes since 1914 his admirers in the British Empire have felt that a mind which had seemed willing to serve the cause of humanity rather than narrow national ends, had turned to favor the creed of selfish nationalism, but they have realized in part his gigantic difficulties and problems and preferred to trust one whose intellectual prepossessions must be wholly hostile to the brazen autocracies of



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Central Europe and their deeds. He may have often seemed cold and aloof to our anxious hearts, but unlike his opponent he never sought the German vote or promised to stand by claims of strict legalism.

The United States may be unable to interfere in the great war, but when peace comes and the problems of international reorganization and the recodification of the shattered law of nations is to be faced, its voice must be heard at the council table. "No longer can America stand aloof and apart," President Wilson has assured us and he means his words. Just as in bygone days in Scotland the Mackenzies and Macphersons after settling their quarrels for generations by the sword and as a result living in poverty and misery, had to accept a common sovereignty in order to obtain access to a decent life thru peace, so will the nationalities of the world, however embittered and hostile they may be at first, if they desire, as they must, to avoid untold burdens of misery and poverty, be compelled to adopt a parallel solution of some supernatural authority. Woodrow Wilson has sketched such a scheme in many speeches, he has given his enthusiastic approval to the idea of a league of peace and he has offered the whole backing of America's weight to assist its consummation.

Besides such a project the Imperial Federation of the British Empire is a paltry scheme and should never be allowed to divert the mind of Canada from the loftier plan.

U.S. the Balance Wheel

The United States by reason of their freedom from entanglement in the European cataclysm is obviously destined to act as the balance wheel in any league of peace which may be formed. Woodrow Wilson has before him the opportunity to inaugurate a new era for humanity. Both British and German statesmen have responded to his idea of such a league and it only needs the driving power of his idealism to make it take practical shape. For the world at large his reelection brings bright rays of comfort and hope of a better future. For Canada in particular his return means a continuance of the reduced tariff and all the numerous advantages accruing from it to the Canadian farmer. It means that the offer of reciprocity, rejected so foolishly in 1911, will still remain open and if the Liberal party has any spark of courage in its composition the opportunity will not again pass. Furthermore, Canada has always suffered from the actions and re-actions of American politics. She became Liberal in the early nineties when another great Democrat, Grover Cleveland, was educating the American people to the evils of high protection. When, however, the advent of McKinley heralded an era of reaction across the line, Ottawa Liberalism became reactionary in sympathy. Liberal policies only began to win active support in Canada again when Woodrow Wilson revived the power and idealism of the Democratic party and liberalized its policies. He can be calculated to lead the United States in paths of progress and reform and while Americans follow that road, Canada cannot take the trail of retrograde conservatism. She must needs be liberal and progressive too if she is to retain her population and accept her appointed share in the destiny of the North American continent. It is indeed a lucky event for the hopes of a better public life in Canada that the good sense of the American people has placed once more in supreme office at Washington a statesman whose European reputation is already comparable to that of Lincoln, Gladstone or Cavour as a great Liberal and a true democrat, at whose beacon fire many another humble reformer on this continent can kindle his modest torch-light.

CHAMPION AYRSHIRE 3-YEAR OLD
 The champion Ayrshire records are still coming to the front and breaking all previous records for the Ayrshire breed.

"Jean Armour 3rd" 32219—a senior three-year-old bred by Mrs. F. D. Erhardt, West Berlin, Vt., and owned by W.P. Schanck, Avon, N.Y., has just completed her first year's official test in the United States with a record of 21,938 lbs. milk, 859.65 lbs. fat, 3.92% fat.

She was sired by the famous "Howie's Dairy King," 9855, imported, and is from Jean Armour-15591-25437, (the first Ayrshire to reach the 20,000 lb. mark for a year's milk record), bred by H. & J. McKee, Norwich, Ont.

Fur and Hide Directory

Extra Special

By shipping your **Beef Hides** to us you will receive from \$1.50 to \$2.50 per hide more than you can sell for home. Hides were never as high, so ship all you can.

Furs

Are in great demand. Muskrat, Skunk, Wolf, Red Fox.

Horse Hides

Now bring \$5.00 each. Ship everything to us. We remit cash promptly.

North West Hide & Fur Co.

LIMITED

278 Rupert Ave., Winnipeg

TRAPPERS! Send your RAW FURS to JOHN HALLAM

and receive highest cash prices. We send money the same day the furs are received. Charge no commissions—and pay all charges. We have paid out millions of dollars to thousands of trappers in Canada who send their furs to us because they know they get a square deal, and receive more money for their furs. You will also. We buy more furs from trappers for cash than any other five firms in Canada. Hallam's Trapper Guide (66 pages) FREE Hallam's Sportsmen's Catalogue Hallam's Raw Fur Quotations Hallam's Fur Style Book (32 pages) Sent free on request. Address as follows:
JOHN HALLAM Limited
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 The largest in our line in Canada



MUSKRAT

TRAPPERS—Get "More Money"

for Muskrat, Wolves, Mink, Foxes, Lynx, White Weasel, Beaver, and other Fur Bearers collected in your section

SHIP YOUR FURS DIRECT to "SHUBERT" the largest house in the world dealing exclusively in **NORTH AMERICAN RAW FURS** a reliable—responsive—safe Fur House with an unblemished reputation existing for "more than a third of a century," a long successful record of sending Fur Shippers prompt, SATISFACTORY AND PROFITABLE returns. Write for "The Shubert Shipper," Most reliable, accurate market report and price list published. Write for it—NOW—It's FREE

A. B. SHUBERT, Inc. 25-27 WEST AUSTIN AVE. DEPT C6 CHICAGO, U.S.A.

X FURS! FURS!! FURS!!! X

Sell your raw furs on the best market. The prices at The Pas last season were about equal with the large American centres. The reason: The largest fur houses in the world have buyers here all the time. We do not buy fur, but have a sales warehouse and all furs are sold by Public Auction.

Write us for any information. Fish catalogue ready 1st November

THE DAVIS PRODUCE CO.

X Box 203.

The Pas P.O., Manitoba X

RAW FURS
—WE BUY THEM—
 Thousands of satisfied shippers say we give best and quickest returns. Good reasons: We pay highest market prices, give honest fair grading and send the money promptly. We charge no commissions and pay express and mail charges
Trappers and Dealers write at once for free price list.
IT WILL PAY YOU TO SHIP TO US.
BENJAMIN DORMAN, Inc.
 147 West 24th Street, New York

TRAPPERS Ship your furs to the house that pays you what they advertise in their price-list. Remits you the day your shipment is received. Charges you no commission and refunds you the express charges where they do not exceed 10% of shipment. We do this and more. Write for Trappers Guide No. 12 and price-list today. Northwestern Hide & Fur Co., Minneapolis, Minn. Est. 1890.

SHIP YOUR FURS AND HIDES TO McMILLAN FUR & WOOL CO.
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WRITE FOR CIRCULAR
 TRAPPERS GUIDE FREE TO THOSE WHO SHIP TO US

FISH! FISH!! FISH!!!

Direct from the nets to the consumer. Our catalogue will be ready 1st November. Your address on a post card will bring it.

DAVIS PRODUCE CO., Box 203, The Pas, Manitoba



Now! A Full Cabinet Talking Machine at \$39.50

The "Melotone"

Right from the makers. *Nothing Down*—all cash—but it's half price, *because it's factory to you*. Wouldn't you sooner pay \$39.50 cash to the manufacturer than \$75.00 for the same machine on the instalment plan through the retailer? This talking machine is designed and built with the single idea of placing a \$75.00 machine—minus jobber and dealer profits—within the reach of all. **\$39.50 f.o.b. Winnipeg.** Six choice records (12 selections) **\$5.10 extra.** The very thing for a Christmas Gift.

Tone—The Melotone is rightly named. The tone comes through an all-wood chamber, like violins and pianos—the ideal construction. It gently gathers the faintest undertones of the composition, and it superbly renders the voluminous notes without any rasp.

Improvements—This is truly an all-record machine. It plays Edison's new disc records or Pathe, Victor or Columbia. Needles and jeweled tip for Edison's are supplied free.

Cabinet—Encased in a genuine oak cabinet of simple elegance (Mahogany \$5 extra). A piece of furniture which harmonizes with the most luxurious furnishings, yet is not out of place in more homely surroundings. The roomy cabinet holds 70 records—dust-proof and protected.

Get this machine because you want big value for your money. Haven't you always wanted a real talking machine? Here it is. You know this is not the old style cylinder machine, and you do not need a table or stand with it. The Melotone is complete. Don't wait another day to order because quick action will be necessary to get prompt delivery as our output is limited. Send your remittance in today. Our money-back guarantee protects you.



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TO HOME
JOBBER AND
RETAILER
PROFIT
CUT OUT

SATIS-
FACTION
GUARANTEED
OR MONEY
BACK

A FULL
CABINET
TALKING
MACHINE FOR
LESS THAN
OTHER TABLE
MACHINES

THE
Melotone
Talking
Machine
CO. LIMITED
235C Fort St.
WINNIPEG
References: Union Bank,
Winnipeg

Young Men

It will pay you again and again to become a good penman; to be able to write an intelligent letter; to master the principles of business arithmetic; to write a receipt, draft, or a promissory note; to make a transfer of negotiable paper; to write your own leases, contracts, deeds and mortgages. The Success is the largest—strongest—most reliable. It trains more students annually than all competitors combined—employs courteous, competent, skilled teachers. Write for information.

The Success Business
College Ltd.
Winnipeg, Man.

What Should an Engine Weigh?

Abraham Lincoln was asked how long a man's legs should be and he replied, "they should be long enough to reach the ground—and no longer." An engine should weigh enough to do its work—and no more. Years ago it was necessary to cast engine parts very large and heavy, with heavy base and fly-wheel, or the violent explosions and fast and slow speeds of the old-style engine would tear it to pieces.

Six years ago the Cushman Motor Works designed a new type of farm engine weighing about one-fifth as much per H.P. as other farm engines, but so well built, balanced and governed that it ran more steadily and quietly than a farm engine was ever known to run. Some people laughed, and said that an engine weighing only 190 lbs. must be a toy, but when they saw the Cushman at work beside heavy engines weighing five or six times as much, they realized that weight does not mean power, and that the Cushman is a giant in power for its size.

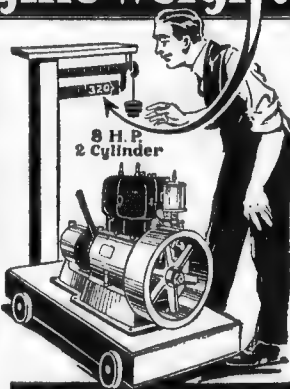
Cushman Light Weight Engines

40 to 60 Pounds per Horse Power
4 H.P. Weighs Only 190 lbs. 15 H.P. Weighs Only 780 lbs.
8 H.P. Weighs Only 320 lbs. 20 H.P. Weighs Only 1200 lbs.

Cushman Engines have Throttle Governor and Schebler Carburetor, insuring regular speed even on jobs of irregular loads, like sawing. Their perfect balance also helps to make them steady, insuring unusual durability and freedom from engine trouble.

The 4 H.P. and the 8 H.P. are mounted on trucks, if desired, and may be pulled around by hand. These are very useful engines, as besides doing all work heavy engines do, they may be attached to machines in the field, as 4 H.P. on grain and corn binders and 8 H.P. on hay balers. All engines over 4 H.P. are double cylinder, which means steadier power.

The Cushman is not a cheap engine, but it is cheap in the long run. Engine Book free.
Cushman Motor Works
Dept. D, Winnipeg, Man.



Before Buying Any Engine Ask These Questions

How much does it weigh? If it weighs more than 60 lbs. per horsepower, why? Is it throttle governed? A throttle governor insures steady, quiet economical power.

Alberta Co-operators' Annual

Continued from Page 10

points without having sheds in which to store coal during the summer and early fall months. The building of these sheds was approached very carefully, it being decided at first to only build one or two-bin sheds. Only two or three had been built, however, when it became very apparent that these sheds would not meet the requirements of the locals nor enable us to handle the business to the best advantage. All the coal sheds recently built have been three-car sheds and in one instance four-car. The volume of coal business handled during the months of September and October of this year is, we believe, evidence of the success of this expansion, orders having been received for 658 cars of coal, 239 of which have been shipped and 419 of which are now on order.

Steps have also been taken during the past year to develop the lumber end of our business.

Livestock Department

We are pleased to be able to report considerable growth and development in the livestock business. The total volume of business handled during the thirteen months, August 1, 1915, to August 31, 1916, inclusive, is as follows:—

No. of Cars Consigned	No. of Cars Co.'s	Part Consigned Co.'s	Total Cars
231	351	46	628
No. of Hogs	Cattle	Sheep	Total Comm.
36,224	3,545	659	\$4,875.40
			\$878,042.78

As compared with last year, this shows a decrease in the amount of business handled. Considering, however, the great reduction in the amount of hogs to be marketed in the province, this is hardly a fair comparison; as compared with the number of stock marketed in the province, we have handled a larger percentage this year than last. The percentage of the volume of business passing thru the Calgary yards handled by us has increased from 13 per cent. during 1914-15 to 19½ per cent. during 1915-16, with eight commission firms, including ourselves, operating. Taking hogs alone, we have handled on a conservative estimate 21 per cent. of the hogs passing thru the Calgary yards, not including extensive shipments made direct to Toronto from main line points on all three railways.

It might be mentioned that only a very small percentage of this last year's business was handled during the first four months of the year—August, September, October and November, 1915—the short crop of 1914 resulting in hogs not being ready to market until late in the fall and also everyone being busy threshing the big 1915 crop. The result of this was that the large percentage of last year's business was handled in the nine months, December to August inclusive, a comparison of the nine months of 1915-16 from December to August inclusive with the corresponding months of 1914-15 showing an increase in the volume of business done thru our stockyards office as follows:—

	No. of Cars Consigned	No. of Cars Company	Part C'n'd Part Co.
Dec. '15-Aug. '16 (inclusive)	175	337	33
Dec. '14-Aug. '15 (inclusive)	158	137	19
Increase in 9 mos. of 1916 over 9 mos. 1915	17	200	14
	Total Cars Handled	No. of Head Hogs	Cattle Sheep Commissions
Dec. '15-Aug. '16 (inclusive)	545	33,089	1,993 456 \$4,142.40
Dec. '14-Aug. '15 (inclusive)	314	22,598	1,561 . . . 2,485.00
Increase in 9 mos. of 1916, over 9 mos. 1915	231	10,491	432 456 \$1,657.40

In addition to the 628 cars of livestock handled thru our stockyards office during the past year, we have purchased a number of cars of stock cattle, etc., on buying orders, and have also done an extensive and profitable yard and gate buying business. The largest number of cars handled in any one month was 82 cars in the month of August, 1916.

New stockyards have recently been opened in Edmonton. These yards, creating, as they do, a public market, will with the support of the farmers fill a long-felt want and tend to raise the price paid for livestock in the northern part of the province, there having been in the past a difference of around 50 cents a hundred between the price of hogs in Edmonton and Calgary. We have recently opened

an office in these new stockyards, as this market will enable us to handle our north country shipments to better advantage. An active canvass is being made and we believe both the new stockyards and our Edmonton office will shortly be established on a permanent basis.

Construction Department

The building program of the 1915 season consisted of the construction of 19 elevators, 3 warehouses, 2 engine rooms and offices, 40 coal sheds and 4 operators' houses. Sixteen of the above elevators were built at new stations and three of them were built to replace elevators destroyed by fire at Huxley, New Norway and Federal. The new elevators were all of 35,000 bushel capacity and were built at an average cost of \$8,275. These buildings were constructed in accordance with our standard plans and specifications with but one exception, that being the elevator at Westlock.

Organization

Sixteen new locals were organized during the past season. It might be mentioned in passing that Ribstone organized completely without any aid from head office, meetings having been held there in previous years to explain the workings of the company. One hundred and thirty-one meetings of locals were attended during the year by C. F. Brown, your vice-president and executive agent, also 15 additional local meetings by other representatives of the company, owing to the dates either clashing with other meetings or thru Mr. Brown being unable to be present for other reasons. We now have a total of 103 locals and 11,236 shareholders holding an aggregate total of 14,472 shares.

Balance Sheet

The balance sheet and profit and loss statement appears in this article. An examination of them shows a substantial improvement in the company's financial position. The profit and loss side of the statement, after deducting all expenses and charges, shows profits for the year of \$282,484.90. You will find the expenditures grouped under practically the same headings as last year. Taking the statement of assets and liabilities, we find that the total assets of the company have increased from \$902,041.98 last year to \$1,509,496.77 in the present year, an increase of \$607,454.79. There has also been a fair increase in the amount of capital stock paid in to the company. The total subscribed capital now amounts to \$859,980, the paid up capital stock of the company standing last year at \$163,869.24, while at the 31st of August it stood at \$301,737.60, showing that \$147,868.36 has been collected during the past year. With the high prices which our shareholders are able to secure for their grain, we feel that there is no reason why every dollar should not be paid up this winter, and it is the intention of your board of directors to take all necessary steps to secure payment from those who are at present in arrears. At the end of last year the balance standing at the credit of the profit and loss account was \$36,239.86.

Your board of directors decided this year to pay a dividend amounting to 8 per cent. on the paid up capital stock. We understand that there has been some criticism of the action of the board in their decision to pay this dividend. It was felt, however, by your directors that while possibly as a straight business proposition it might not be advisable to pay a dividend, still from a point of view of policy, it would without doubt well repay the company.

Considering the fact that a number of farmers are content to take the advantages and benefits of the company without having subscribed shares or in any way assisting the organization, we feel that it is only due to shareholders who have put up their money that they should be paid a yearly dividend.

In addition to this it was decided to place \$175,000 in the general reserve fund. 2½ per cent. on the value of the elevators was also set aside for repairs and renewals. \$15,000 was also set aside to cover the bonus to be paid to the agents. This has already been dealt with. At the meeting of the board of directors held on August 30 it was decided that depreciation amounting to 2½ per cent. on the value of the elevators should be allowed, not only for this year, but for the year 1913, at which time it was considered inadvisable to set aside any depreciation. \$60,000 has also been set

Caution! Safety First

The failure of Wheat to sustain the advance over the \$2.00 mark gave many of our Southern friends cold feet. Last reports say that usually cautious manipulators were getting out of their holdings on any bulge in the market and governments were the buyers. Taking into consideration the unusual advance of the past month, it is not surprising that some little reaction should take place, if only temporarily.

When comparing the world's stocks at the moment with those of other years there is no discrepancy. In fact, we are 76 millions ahead of 1915, and about 30 millions ahead of any November for the past seven years, but from present indications the immediate future will see swift depletion on account of crop failures.

Latest reports give us the exportable surplus from Argentina as 26 millions, against an average yearly surplus of 100 millions, and that is liable to be poor wheat. It is true that reports from India of late are a little more optimistic, but their crop is not harvested until April. France reports little seeding done; Britain's crop of wheat, 55 millions, as compared with last year's 68.

No! We are not bearish! Present conditions warrant values, but when we look at a bushel of wheat and then at a two-dollar bill we are reminded of a fable learned in our youth—something about a dog, a bone, and a shadow. Perhaps that is why we headed this column "Caution—Safety First!"

Talk of an embargo on wheat from U.S.A. is proof, if any were needed, that their exportable surplus is small. One hundred and three millions of people take a lot of feeding. Still there will be no embargo. Cutting agriculturists off from the world's market when prices are high might cause trouble for Wilson.

"Ravings"

No. 1 Nor. wheat a year ago was trading at \$1.05—about 12 cents a lb. Today the value of a pound is 3 1-3 cents. No. 3 Barley brings 23 cents and No. 2 O.W. Oats 17 cents a pound. Oats are yet comparatively cheap.

If wheat advances as much during the next twelve months as it did during the past twelve, we expect to see a young Joseph in charge of our Fort William elevator, doling out the costly by the bag as in days of old. The "money back" feature of the story in the Good Book suits us fine.

Argentine reports damage from heat and locusts. What is heat anyway?

Our lakes freeze over early in December; navigation usually closes about the 12th. Good all-rail business may be worked if cars are plentiful; if not, cash demand may sag.

Our shareholders' annual meeting will be held on Nov. 29, in our new warehouse, 145 Market Street East, Winnipeg.

Nov. 15th, 1916.



Raised Grade Means Money

HAVE you noticed the spread in price between the different grades this year? It's very wide. Take closing prices for November 14th on spot wheat:

No. 1 Nor. ....200½	No. 4 .....173
No. 2 Nor. ....195½	No. 5 .....158½
No. 3 Nor. ....190½	Feed .....105

No. 6 was not quoted, but the figure would stand somewhere around 135.

The spread between Feed and No. 1 Nor. runs over 95 cents per bushel—the price of a bushel of good wheat before war time. Even on the three top grades the spread this year is unusually wide. But lower grades predominate. If you can get No. 4 instead of No. 5, you make about \$200 on your car. The same holds good on No. 6 if raised to No. 5. If you get No. 6 instead of Feed, your net returns are increased considerably by the raise in grade.

You can feel absolutely secure when your Bill of Lading says: "Advise The Grain Growers' Grain Co. Ltd., Winnipeg." We have an expert who inspects a sample from every car of grain shipped to us—it is not necessary for you to ask for re-inspection. If his deliberate judgment leads him to think the prompt judgment of the Government Inspector is below the mark, we ask for re-inspection.

GRADE RAISED TO No. 2

Bernice, Man., May 8, 1916.
"I received your letter saying you had asked for re-inspection of my car; also another letter saying the grade was changed to No. 2 with 1 per cent. dockage. I am well pleased."

NOT SO TOUGH

Fortier, Man., Nov. 4, 1915.
"I am very grateful to The G.G.G. Co. Ltd. for getting me No. 3 straight grade on my car that was originally graded No. 3 Tough. You can look for the handling of all my grain another year."

Increase your returns by dealing with the pioneer farmers' company. Your interests are our interests, whether you sell grain or livestock, or buy implements and supplies.

The Grain Growers' Grain Co. Ltd.
Branches at REGINA, SASK. CALGARY, ALTA. PORT WILLIAM, ONT.
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LOCAL AGENTS

wanted to represent us in selling Kaustine Sewage Disposal Systems for homes, schools, public buildings, etc. A clean, sanitary, odorless system of sewage disposal, modern and scientific. For particulars regarding agency agreement address: **HARRIS ENGINEERING CO., LTD., Regina, Sask.**

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Get a Farm of Your Own

TAKE 20 YEARS TO PAY

The land will support you and pay for it self. An immense area of the most fertile land in Western Canada for sale at low prices and easy terms, ranging from \$11 to \$30 for farm lands with ample rainfall—irrigated lands from \$35. Terms—One-twentieth down, balance within twenty years. In irrigation districts, loan for farm buildings, etc., up to \$2,000, also repayable in twenty years—interest only 6 per cent. Privilege of paying in full at any time. Here is your opportunity to increase your farm holdings by getting adjoining land, or secure your friends as neighbors. For literature and particulars apply to

ALLAN CAMERON, Gen'l Supt. of Lands, Desk 19, Dept. of Natural Resources, C.P.R. CALGARY ALBERTA

PUBLIC NOTICE

EXTENSION OF HERD LAW

Whereas by Section 14 of Chapter 32 of the Saskatchewan Statutes of 1915, intituled The Stray Animals Act, it is in effect enacted that the Minister of Agriculture may, by order published in The Saskatchewan Gazette and in such newspaper as he may determine, extend the period during which stock may not be allowed to run at large in any part of the undermentioned Herd District area:

LYING WEST OF THE THIRD MERIDIAN.
Range 1, Townships 1, 2, 3 and 5.
Range 2, Township 5 and all that portion of Township 6 lying to the south of Twelve Mile Lake.
Range 3, Township 5 and all that portion of Township 6 lying to the south of Twelve Mile Lake.
Range 4, Townships 1, 2 and 3.
Range 5, Townships 1, 2 and 3.
Range 11, Townships 21, 22 and 23.
Range 12, Townships 22 and 23.
Range 13, Townships 4, 5, 6 and 22.
Range 14, Township 6.
Range 15, Townships 1, 2, 3, 22 and 23.
Range 17, Townships 4 and 52.
Range 18, Townships 4, 5, 6 and 32.
Range 22, Townships 2, 3, 4, 5, 6, 9, 13, 14 and 15.
Range 23, Townships 2, 3, 5, 6 and 13.
Range 24, Townships 2, 5 and 6.

In view of the large proportion of the Saskatchewan grain crop which still requires to be threshed and in virtue of the powers so vested in the Minister of Agriculture, it is deemed in the public interest that the herd law period prescribed in Clause (c) of Section 13 of The Stray Animals Act be extended for a period of six weeks, and such period to date from the First day of November to the Twelfth day of December, 1916, both days inclusive.

(Sgd.) F. H. AULD,
Acting Deputy Minister of Agriculture,
Dept. of Agriculture,
Regina, Sask., Oct. 31, 1916.

Special Winter Term Courses

FOR Farmers' Sons and Daughters

Courses combining Business, Agriculture and Farm Bookkeeping, November 14th to March 28th.
Courses combining Business or Stenography, English and Household Science or Music.
Courses qualifying for Bookkeepers and Stenographers.
Students may Enrol at any time.
Residence accommodation for men and women. An ideal college home life with social and literary advantages. Write for information.

Business Department Regina College

Rev. E. W. Stapleford, B.A., Pres.
O. E. Walker, O.A., Principal

MONEY TO LOAN

On Improved Alberta Farms

PROMPT SERVICE AND
BEST CURRENT TERMS

Associated Mortgage Investors
Granite Bldg. Rochester, N.Y.



ANY farmer who is using an Alpha will tell you that this engine is a great help to him and that he can absolutely rely on it. The Alpha is a steady, powerful engine that will do a great number of big and little jobs on your farm that now cost you too much in time and labor. You can make your work easier, get it done quicker and save money by using an Alpha.

The Alpha is a smooth running, powerful engine that has proved its value to thousands of farmers in all parts of Canada. It is a reliable engine. You can always depend upon its being in good working order when you want to use it. There are no complicated parts to get out of order and cause time-wasting delays and expensive repairs. Ask Alpha Engine users. What they tell you will be proof of Alpha superiority.

The Alpha starts and runs on a simple magneto. You get a hot, fat spark at all times. You are never troubled with weak batteries. You can use kerosene or gasoline for fuel. The fuel consumption and speed of the engine are accurately controlled by a reliable, sensitive governor. This governor acts the instant there is the slightest variation in the load. Therefore, the engine runs steadily at all times and there is no waste of fuel. The Alpha is not affected by cold weather.

There are many other reasons why Alpha Engine users get the greatest engine value for their money. Every feature of the Alpha is completely illustrated and described in our large engine catalogue. Ask for a copy and read it carefully.

Alpha engines are made in eleven sizes—2 to 28 H. P.
—each furnished in stationary, semi-portable or portable style with hopper or tank cooled cylinder.

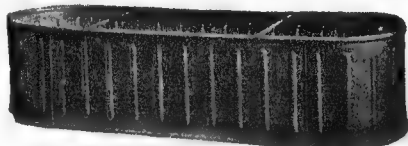
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Stock Water Troughs

enable you to give your cattle plenty of clean water, and by using the Max Heater they get it at the proper temperature to insure a maximum return. This is the time of year to prepare for a comfortable winter for the cattle and yourself. Both will be more contented and get better results by using this equipment. Write today for full particulars.

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MONEY TO LOAN

in moderate amounts on improved farm property occupied by the owner and situated not more than 10 miles from elevator and railroad.
Full particulars from our agent in your district, or

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STRENGTH—FIDELITY
COMPANY LIMITED

REGINA, SASK.

WINNIPEG, MAN.

aside to cover the payment of the Dominion Government war tax, which is 25 per cent. on the profits of the company, after allowing for a dividend of 7 per cent. on the paid up capital stock, this leaving a balance to the credit of profit and loss to be carried forward to next year of \$23,231.94.

CO-OPERATIVE COMPANIES TO AMALGAMATE

The fourth annual meeting of the Alberta Farmers' Co-operative Elevator Company Ltd. closed after a three days session on Friday November 17. The meetings were most harmonious thruout and the outstanding feature was the unanimous adoption by standing vote of the directors' report recommending the amalgamation of the Alberta Farmers' Co-operative Elevator Company and The Grain Growers' Grain Company under the name of the United Grain Growers Ltd. The directors submitted three plans for the choice of the convention. Plan No. 1 was an amalgamation of the two companies, plan No. 2 was the creating of an inter-provincial company with the provincial companies retaining their identity, and plan No. 3 was the creation of a holding company which would own and control the provincial companies. In recommending plan No. 1 the directors stated that "only by uniting their forces in the most compact manner possible can the farmers of the three prairie provinces hope to develop their business along the lines necessary to protect their interests in the different branches of the business which supply them with the main necessities of life, such as flour, milling and lumber, and later, coal, mining and other industries." This recommendation provided further that all shareholders of the amalgamated companies be organized into locals, the basis of the local being a minimum stock subscription of \$8,000 with forty as the minimum number of shareholders. The basis of representation at annual meetings would be one delegate from each local having 125 shareholders or less, a second delegate being sent for each additional 125 shareholders or less. The meeting after adopting plan No. 1 authorized the directors to secure all necessary charter amendments and also to present the plan to all the locals in accordance with section 5 of the Act of Incorporation. All the final details of the working out of the plan were left to the directors. Other business included the election of three members of the board of directors to fill the vacancies caused by expiry of their terms of office, and out of seventeen candidates nominated the three former retiring members of the board were re-elected for a further three year term, these being Messrs. E. J. Fream, E. Carswell, P. S. Austin. The meeting endorsed the action of the directors in subscribing \$5,000 towards the Patriotic and Red Cross Funds and also the revision of the by-laws which was presented.

The Mail Bag

ELECT REAL REPRESENTATIVES

Editor, Guide:—The Guide of November 1 refers to an address delivered by Sir George Foster before the Winnipeg Canadian Club on October 11. It would appear the address was eloquent and very pleasing to the business men of Winnipeg who were present on that occasion. Sir George can be eloquent, flowery and pleasing even when he exercises his talents in partizan political rhetoric for a purpose. That part of the address which is of particular interest to the West, in fact to Canadian agriculture in general, and which he carefully, or probably advisedly, refrained from mentioning in his Western addresses outside of Winnipeg, was our tariff policy after the war. According to Sir George "we are to exercise our right of co-operating with our Allies and do more business between ourselves and our Allies than we do with neutrals." And in this connection his reference to the United States can only be regarded by thinking men as mischievous, ill timed and a menace to the friendly relations which exist and have existed between Canada and the United States for one hundred years. Is it possible that Sir George is being used as an advance agent by the interests that opposed reciprocity at the last Dominion election to stir up ill feeling and suspicion between our people and the United States so as to try and deceive us at the coming election as was done at the last by the cry of manufactured patriotism

Good For Man And Beast

Kendall's Spavin Cure has now been refined for human use. Its penetrating power quickly relieves swellings, sprains, bruises, and all forms of lameness. It is just what you need around the house. Write for many letters from users to prove its effectiveness.

T. J. Smith, Spencedale, Ont., says: "Have used Kendall's for many years in my stable and house and it never has failed us yet."

Kendall's Spavin Cure

For Horses
—And
Refined
for
Man.

—has been used by horse-men, veterinarians, and farmers for over 35 years. Its worth has been proved, for spavin, splint, curb, ring-bone and the many other hurts that come to horses.

ONION LAKE, Sask., April 22nd, 1916.

"Kendall's Spavin Cure is about the best all-round liniment for both man and beast that I know."

THE HUDSON'S BAY COMPANY.



Get Kendall's Spavin Cure at any druggist. For horses \$1. bottle—6 for \$5. Refined for man 50c.—6 for \$2.50. Treatise on the Horse free from druggist or write to

Dr. B. J. KENDALL CO.
Enosburg Falls, Vt. U.S.A.

OUR CHRISTMAS CATALOGUE

Is now ready, and will be mailed, post paid, to any address. Your Christmas buying will be simplified by a study of this Catalogue. It is complete in that it illustrates suitable gifts for ladies, gentlemen, children, soldiers at the front or in camp in Canada. You will find household necessities as well as articles of Jewelry, Engagement Rings, Wedding Rings, Watches, Ivory, Leather Goods, etc.

A Post Card will bring this handsome Catalogue. Send today.

D. E. Black & Co. Ltd.

Jewellers
Herald Bldg. Calgary Alta.

WE SAVE YOU FROM \$10 TO \$25 ON EACH SET OF HARNESS.

WRITE TO-DAY FOR

BORBRIDGE'S COMPLETE HARNESS CATALOG

If you haven't received our big catalog, write for it to-day. It contains the greatest assortment of values in quality harness. We pay carrying charges on all orders of \$20 or over to any station in the three prairie provinces; British Columbia orders \$1 extra. Send your name and address on a post card to-day.

THE **BORBRIDGE CO. LIMITED**
Established 1793. WINNIPEG Factory at Brandon

THE Weyburn Security Bank

Head Office: Weyburn, Sask.

EIGHTEEN BRANCHES IN SASKATCHEWAN

A Western Banking Institution for Western People

H. O. POWELL - General Manager

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Highest Price Paid for all your Farm Products

The demand is now very heavy for BUTTER AND EGGS. Ship us your supply at once. As the weather is now cool you can ship your poultry dressed if carefully packed. It is necessary that all your poultry is fattened before shipping.

Farmers' and Gardeners' Produce Exchange, Limited

Under Control of Manitoba Grain Growers' Association

305 Carlton Street, Winnipeg

TURKEYS

SELL YOUR BIRDS ALIVE
NO FUSS NO WORRY
NO MESS

It will pay you best to sell alive. We offer 18c to 20c per lb., delivered Winnipeg.

Prices according to size, grade and quality. Get our circular and crates.

Shipments now being received. Other varieties of birds taken at market prices.

The W. J. Guest Fish Co. Ltd.
WINNIPEG, MAN.

LIVE HENS WANTED

Hens 12c
Fat Hens (5 lbs. up) 13c
Ducks 13c to 14c
Turkeys 13c to 20c
Young Roosters Best Market Price
Geese 13c to 14c

These prices f.o.b. Winnipeg. Let us know what you have to sell and we will forward crates for shipping. Prompt cash on receipt of shipment. We are also buying Dressed Poultry.

ROYAL PRODUCE & TRADING CO. - 97 Alkens St., Winnipeg

Christmas is Coming

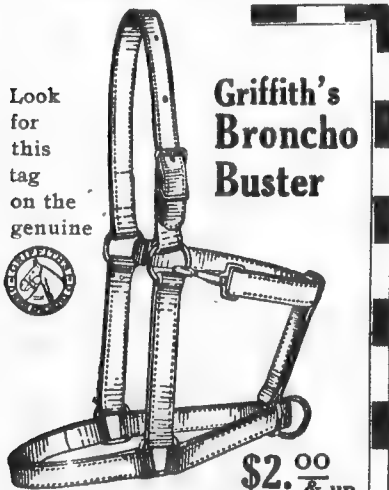


No gift to father or mother could be more appreciated than this

Acorn Table and Hanging Lamp

Develops 300 c.p. at a cost of 1c. an hour. No smoke, no smell, and so easy on the eyes. This lamp is unconditionally guaranteed. Decide on this now. \$9.00 Price delivered

Agents Wanted. Write Dept. G.G. United Manufacturers Winnipeg



Look for this tag on the genuine



Griffith's Broncho Buster

\$2.00 & up

Here's the champion Western Halter. The victor of many a stubborn contest with notoriously bad bronchos. It never fails to hold them and stands up under the roughest usage. Have you got a wild one that is always causing trouble? The Broncho Buster Halter will tame him.

This halter is made of double harness leather with rawhide interlining and sewn with waxed thread. Extra heavy electric-welded steel fittings are used. This gives the Broncho Buster the utmost in strength and the wearing qualities of iron. Our booklet—"What's New for the Stable?" is FREE. Write for it TO-DAY.

G. L. Griffith & Son
70 Waterloo St., STRATFORD, Ont.

and blatant loyalty? It looks like it. Sir George says the United States have shed no blood in our war for freedom and therefore deserve no consideration in our tariff after the war. I know of no British or allied statesman who has expressed a desire for the United States to engage in this war. Everyone who has followed events knows that the United States have been of immense benefit to the Allies in this struggle, not only in supplying them with huge war munitions, but in financing their war loans. Even our own finance minister who would have no truck or trade with the Yankees was pleased to borrow from them on several occasions. But when the protected interests that put our statesmen in power get after them everything is forgotten but the interest of their masters. Sir George Foster, the interests behind him and the business men of Winnipeg who applauded him, can rest assured that the common people of Canada will have a large say in the forming of our fiscal policy after the war or before, if given an opportunity. Let there be no mistake about that. The dominant feeling in the West today and also in the agricultural East is that special privilege of every form must be destroyed. Our protective tariff, the breeding ground of privilege, the corrupter of public life, the source of that invisible government that acts behind the scenes under the pressure of powerful interests which shape legislation and have shaped it for forty years in Canada for their special benefit, that tariff must go with all its evil and corrupting ramifications. The common people will insist and see that it is destroyed, root and branch. Agriculture is tired, weary and discouraged carrying the burdens that artificial restrictions in the interest of privilege have loaded it for years. Other interests, many of them directly on agriculture, pay large dividends. Agriculture alone in normal years can hardly make ends meet. There is a reason for this and the people have become thoroughly awakened to the cause. Agriculture must have wide and entirely unstinted markets in which both to buy and sell. No favors are asked for—just fair play and the Western farmers will insist on this. Let the Western farmers elect men in the coming election, representatives pledged to press for the above principles and let the legitimate election of those representatives be financed by those who place them in the field (it would be better if all necessary election expenses were paid out of the public fund). But those men should go to Ottawa pledged to support no political party only in so far as a party is willing to support the measures those independent representatives stand for. The West will send a large delegation as members to Ottawa after the next election, let those members stand together and form a balance of power. By so doing they will be able to secure legislation in the interests of the common people who only ask for fair play. Let no hidebound partizan of either of the two old parties be elected in the West. Let them show it is determined to have its rights and this can only be shown by electing men who will press for those rights. As for trading only with our Allies after the war, I think it is in the best interests of humanity and international good will and civilization to have peace, entire peace, commercially and otherwise, and there is nothing in the world that will tend to bring these conditions so much as free international trade and intercourse. I am aware there is a party in Britain as there is in Canada that would like to establish tariff protection in its most aggravated form. That party has existed in Britain for a good many years and has had little weight with public opinion. That party considers the present an opportune time to force its policy on the people no matter what the consequences. But it is to be hoped that Britain will adhere to that which made her great and prosperous in the past and no doubt would continue to do so in the future.

J. W. SCALLION.

Virden, Man.

TREMENDOUS LOSS OF APPLES

Based on reports from all apple districts of the northwest, sales agency officials at Hood River, Ore, recently estimated the aggregate losses to the apple industry by the cold wave which prevailed for nearly a week, at \$1,500,000. The frost, it was said, had made unfit for shipment approximately 1,750,000 boxes of apples in the four states of Oregon, Washington, Idaho and Montana. The loss in the Hood River districts is placed at 10 to 15 per cent. of the total crop.

FIRE NOTICE

Although our stock of Harness and other Horse Goods was almost entirely destroyed in our recent fire, we can

Fill All Orders Promptly

from our reserve stock in Brandon. Address all orders to Winnipeg.

THE S.H. Borbridge Co. Limited

Established 1798

WINNIPEG

Factory at Brandon

Good Seed Scarce This Season—
Make sure now. Pedigreed Wheat,
Oats and Barley. Thoroughly cleaned.
Rigidity tested for germination. Shipped subject
your approval. Guaranteed
vegetable and flower seeds.
Mail Order only. Write for
new, different catalog. Address Dept. G

SEEDS

HARRIS MCFAYDEN COMPANY
FARM SEED SPECIALISTS WINNIPEG

Dressed Poultry

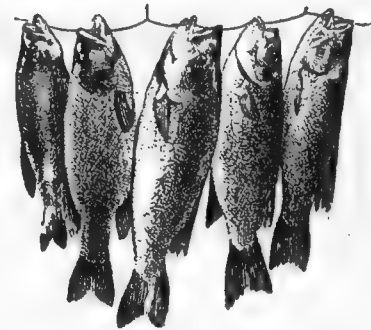
Butter, Eggs and all Farm Produce
wanted. HIGHEST PRICES PAID.

ALEX. COOPER

376 PORTAGE AVE. WINNIPEG

If you do not see what you want advertised in this issue, write us and we will put you in touch with the makers

Something New in the Fish Line



BUY .. FISH YOUR

In Specially Assorted Lots

We have arranged attractive assortments of fish in handy shipping lots. You will find this the most convenient way of purchasing your Winter supply. It ensures a pleasing variety without the necessity of purchasing more than is desirable in quantity, and each lot contains about equal quantities of each class of Fish. Select the assortment you prefer and order by Lot No.

Lot No. 1 \$5.00
40 pounds assorted fish including Halibut, Salmon, Sea Herring and Flounders.

Lot No. 2 \$5.00
55 pounds assorted fish including Salt Codfish, Whitefish, Silver Herring, Jacks and Finnan Haddie.

Lot No. 3 \$2.50
24 pounds assorted fish including Halibut, Whitefish, Sea Herring, Salt Codfish and Jacks.

The above goods are all Number 1 Fish, strictly fresh frozen, and every pound guaranteed.

SALT AND PACKAGE FISH

Ocean Silver Herring	100 lb. kegs	each \$6.00
Labrador Herring	100 lb. kegs	" 6.00
Ocean Silver Herring	20 lb. pails	" 1.65
Labrador Herring	20 lb. pails	" 1.65
Whole Codfish	50 lb. boxes	" 6.00
Atlantic Salmon	20 lb. pails	" 4.00
Mackerel, No. 1	20 lb. pails	" 4.00

Prices and Quality guaranteed.

Terms: Cash with Order.

Bankers: Dominion Bank, North End Branch, Winnipeg.

In case of prepay station enclose sufficient extra to prepay charges or give address of nearest point where an agent is located.

The Consumers' Fish Co. Winnipeg Manitoba

Farmers' Financial Directory

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.O.L., President
JOHN AIRD, General Manager H. V. F. JONES, Assistant General Manager
V. C. BROWN, Superintendent of Central Western Branches

CAPITAL \$15,000,000 RESERVE FUND \$13,500,000

FARMERS' BUSINESS

The Canadian Bank of Commerce extends to Farmers every facility for the transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

THE HOME BANK OF CANADA

ORIGINAL 1854
CHARTER

Notice of Quarterly Dividend

Notice is hereby given that a Dividend at the rate of five per cent (5%) per annum upon the paid-up Capital Stock of this Bank, has been declared for the three months ending the 30th November, 1916, and that the same will be payable at the Head Office and Branches on and after Friday the 1st December, 1916. The Transfer Books will be closed from the 16th November to the 30th November, 1916, both days inclusive.

By Order of the Board, J. COOPER MASON, Acting General Manager.
Toronto, October 25th, 1916.

Bank of Hamilton

Head Office - Hamilton

61 Branches in Western Canada

DIRECTORS

Sir John S. Hendrie, K.C.M.G.
President

Cyrus A. Birge, Vice-President

C. C. Dalton Robert Hobson
J. Turnbull George Rutherford
W. A. Wood

J. P. Bell, General Manager

Capital Authorized:

\$5,000,000

Capital Paid Up:

\$3,000,000

Surplus:

\$3,475,000

FARMERS!

Money to Lend - Farms for Sale

We have a limited amount of Trust Money to lend on improved farms situated within a ten-mile radius of Elevator and Railway where the owner—not a renter—is in residence, maintaining the farm in first-class shape. We have also some excellent bargains in farms, improved and unimproved, belonging to Trust Estates under our care, which must be realized at once. Send for our lists. Agents wanted in unrepresented districts. References required. Apply to

THE STANDARD TRUSTS COMPANY
WINNIPEG

For Sale by Tender Farms near Crossfield

Tenders will be received by the undersigned up to five o'clock in the afternoon of Friday, December Eighth, 1916, for the purchase of one or more of the following parcels of land:

PARCEL 1.—Section Eight (8), in Township Twenty-nine (29), Range One (1), West of the Fifth Meridian.

640 acres, of which about 280 acres are cultivated. Fenced and cross-fenced. Large frame dwelling-house, furnace heated. Farm buildings, including stables, barns, granaries, etc. Well and windmill.

PARCEL 2.—Section Nine (9), in Township Twenty-nine (29), Range One (1), West of the Fifth Meridian.

640 acres, of which about 180 acres are cultivated. Fenced and cross-fenced. Large frame dwelling-house with furnace heating and water installations; also smaller frame dwelling-house. Ample farm buildings for stock and poultry; stabling, granaries, barns, etc.

PARCEL 3.—Section Sixteen (16), in Township Twenty-nine (29), Range One (1), West of the Fifth Meridian.

640 acres, of which about 50 acres are cultivated. Capable of further cultivation. Large area of good pasture with water. Fenced and cross-fenced. No buildings. Adjacent to Sections Eight (8) and Nine (9).

Properties will be sold subject to reservations contained in existing Certificates of Title. Tenders must be accompanied by a marked cheque for 5% of the purchase price. Balance: 20% in cash without interest within 60 days from acceptance of tender, the balance of purchase price to be payable in three equal annual instalments, together with interest at 7% per annum, payable on December 1st, 1917, 1918 and 1919. The highest, or any tender, not necessarily accepted. For further particulars apply to—

THE TRUSTS AND GUARANTEE COMPANY LTD., CALGARY, ALBERTA

FORD MOTOR CO. OF CANADA

The Ford Motor Co. of Canada, has passed its dividend for the current period. Following the annual meeting of the company, held in Detroit recently, it was announced that because of large expenditures for additions and the payment of approximately \$750,000 war tax to the Dominion Government, no dividend action be taken at this time.

The profits for the ten months ending September 30 totalled \$1,825,458 giving the company a total surplus of \$8,355,258. Oct. 13 last year a dividend of \$500,000 was declared. Another \$100,000 was distributed three months later, and in January of this year \$6,000,000 was distributed as a stock dividend of 600 per cent.

FURNISHING PROOF OF DEATH

The enormous number of troops engaged, the huge territory over which operations are carried on, the vast fleet spread over the oceans of the world and the frequent shifting of men in both services to some other detail or some other sphere of activity, all make for liability to error in the early reports of casualties so eagerly demanded by anxious relatives and friends of those engaged.

Similarity of name, a misread or misplaced figure in a number of one of the rank and file, the partial destruction of records by exposure, owing to their often having to be compiled in the open field, under difficult and nerve racking conditions, are alone sufficient explanation of cases of mistaken identity and premature reports of casualties.

Unfortunately, owing to the frequency of these errors, the torture of uncertainty is now too often added to the sense of bereavement, on receipt of the dreaded official telegram. It is the unreliability of these reports which has increased the difficulties of life companies in dealing with these claims. Dependents of those fallen on the field of honor should, least of all, have to endure the added hardship of lack of money in their hour of grief, the officials of life companies, however, would be false to their trust if they paid claims for sentimental reasons, or before their experienced judgment was satisfied with the proof of death submitted. The companies are helping the public in every way possible.

In the case of soldiers and sailors dying while on active service such difficulties have always arisen, but especially is this so in the present war. Generally speaking, however, there is abundant evidence that the companies are dealing in the most liberal spirit with claims arising out of the great war, in respect of which unusual difficulty is experienced in securing confirmatory evidence of deaths reported.

Claims lacking any real proof of death are not an unusual experience of life companies in ordinary times of peace. These are sometimes due to ignorance, or lack of business training by the claimants.

More often they are made by those aware of the unwillingness of life companies to defend a claim in court. An unwillingness due to the fact that life companies, in common with railways and customs officials, are too often condemned by the public without a hearing and without experience of the moral hazard to which the companies are always exposed.

Policyholders Who Disappear

Such claims are usually in respect of policyholders who have disappeared in some unexplained way. No proof of death can be furnished, but because the company cannot prove the disappearance to be alive, they are asked and expected not only to forego the receipt of premiums, but also to pay over the policy money. It is no part of the contract that a company should have to prove a policyholder to be living, but it is part of the contract that unquestionable proof of death shall be furnished by claimants. This is too often ignored by those claiming.

Domestic unhappiness, financial difficulties and moral delinquencies are common reasons of these disappearances and much trouble is taken by those who would vanish to mislead those left behind, even to the extent of feigning death from various causes.

It is, of course, to the interest of companies to establish the continued existence of the missing, but it would be an injustice to other policyholders to incur expenses for that which neither law nor justice holds them liable and which they could not defend if called to account.—W. Barton, A.I.A., in Monetary Times.

The Grain Growers' Grain Company Ltd.

The annual general meeting of the shareholders of The Grain Growers' Grain Company Limited will be held at the hour of 10 o'clock in the forenoon, at The Grain Growers' Grain Company's new warehouse, situate at 145 Market Street East, in the city of Winnipeg, on Wednesday the 29th day of November, A.D. 1916.

Convention single fare rates on standard certificate plan have been arranged with the railway companies.

Dated at the City of Winnipeg, this 23rd day of October, 1916.

WILLIAM MOFFAT, Secretary.

We Have For Sale

a few beautiful Homes and Ranches

In the Modesto Irrigation District

In the Stanislaus County California

Where the Land Owns the Water.

Best Soil, Climate and Irrigation System in California. Write us for information and literature.

The Wascana Land Co.

Modesto, Cal. N. E. Baumunk, Pres.

Choice Manitoba

Farms for Sale

Apply for List to

Canada Permanent Trust Company, 298 Garry St., Winnipeg

GEO. F. R. HARRIS, Manager

THE LONDON MUTUAL FIRE INSURANCE CO.

Issue a Special

FARMERS' POLICY

There is none better

See our Local Agent or write for his address to—
CARSON & WILLIAMS BROS. LIMITED
UNION BANK BUILDING, WINNIPEG, MAN.

Money to Loan

on improved farm property

Lowest Current Rates

Apply through our representative in your district or direct to our nearest office.

National Trust Company Limited.

323 Main Street
WINNIPEG

TORONTO MONTREAL
EDMONTON REGINA
SASKATOON

Poor Old Man

The
London
Life
Insurance
Company
Speaketh
To
You.

Is there anything more sad than an old man in thread-bare clothes, underfed and perhaps ill, wandering through the streets of a town or city hunting for something to do. When you see such a man, you probably murmur to yourself "Poor Old Fellow."

Yet perhaps at your age, he was just as well off as you are, but like everyone else, he believed in having a good time when money was plentiful,—and he had it. Then days came, when he was not needed, and he gradually went down and down and down.

Unless you take warning from his fate, other people may some day speak of you as the "Poor Old Man."

One of our Life Rate Endowment Policies will protect your wife and children while they need it. It will also protect you when you need it.

The London Life

Insurance Company

London : Ontario : Canada



If you do not see what you want advertised in this issue, write us and we will put you in touch with the makers

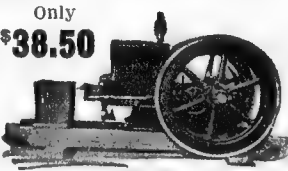
Complete Crushing Outfits At 'Way Down Prices

Only

\$38.50

Here's an All-Stover Outfit consisting of:
10-in. Crusher, 9½ H.P. Engine, with Self-Starting Webster Magneto.

Price **\$276.45**



8 in. Crusher, 7 H.P. Engine, with Self-Starting Webster Magneto. Price **\$220.45**

Drive Belt Given Free for the next 30 Days



Stover Grinders

Low Down Flat Plate Grinders

10 in. **\$38.95**

8 in. **\$32.95**

Concave Grinders

10 in. **\$34.00**

8 in. **\$29.00**

EXTRA BURRS

7 in. **\$1.50**

8 in. **\$1.75**

10 in. **\$2.25**

12 in. **\$2.50**

Ask us about our Excelsior Junior Feed Cutters, also Saw Frames and Blades. Get our catalog—free.

Canadian Stover Gasoline Engine Co., Ltd.

8th and Pacific Aves., Brandon, Man.

Stover Gasoline Engines

Will develop at least 10 per cent. over rated horse power. They are built by one of the world's biggest gasoline engine manufacturers. A standard for other engine makers to go by.

1½ H.P. With Webster Magneto **\$ 50.00**

2½ H.P. With Webster Magneto **68.00**

5 H.P. With Webster Magneto **142.50**

7 H.P. With Webster Magneto **187.50**

9½ H.P. With Webster Magneto **237.50**

We have a good grinder which we recommend for use with our 1½ H.P. Engine. Price **\$12.00**

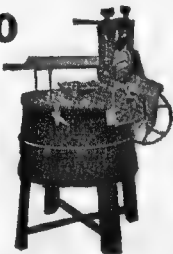
Power Washing Machine Outfit

Consisting of: 1½ H.P. Engine, Washing Machine and belt.

Complete **\$60.50**

Stover Power Washing Machine, \$22.00

WE HANDLE WHAT YOU WANT



Second Big Annual Combination Sale

Over 250 Head of high-class Registered Stock

125 Shorthorns

35 Bulls and 90 Females

55 Clydesdales

18 Stallions and 37 Females

10 Hackneys

1 Stallion and 9 Females

12 Shetland and Welsh Ponies

1 Stallion and 11 Females

60 Head of Oxford and Shropshire Rams and Ewes

To be held at 10 a.m. sharp in the Horse Show Building
Victoria Park, Calgary, December 15th, 1916

Terms Cash if not otherwise arranged

Contributors:

Hon. Duncan Marshall, Olds. Department of Natural Resources,
C.P.R. P. M. Bredt & Co., Calgary. W. S. McKinnon, Olds.

For catalogue write to:

Hon. Duncan Marshall, Olds; or P. M. Bredt & Co.

Cheap Railroad Rates. Box 2089, Calgary, Alta.

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Galloway's Big Masterpiece Six

Send
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This
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Book
Today



WHEN YOU BUY HORSEPOWER, SEE THAT YOU GET IT. The Galloway "Six" Gasoline Engine is guaranteed to develop more than its rated

horsepower and will be shipped anywhere on 30 days' free trial. The "Galloway" is recognized everywhere as the standard of mechanical genius and just the right engine for all-around farm work. More than 20,000 satisfied farmers who have bought Galloway engines testify to this.

SPECIAL FEATURES—Hercules cylinder head, large bore, long stroke, Masterpiece ignitor, economy carburetor, no over-heating, perfect oiling system, improved fuel feed and great economy of fuel consumption.

Sizes 1½ h.p. to 16 h.p.—every one sold on 30 days' free trial, with 5-year guarantee.

The William Galloway Company
of Canada Limited Dept. 11 Winnipeg

BIG FREE CATALOG

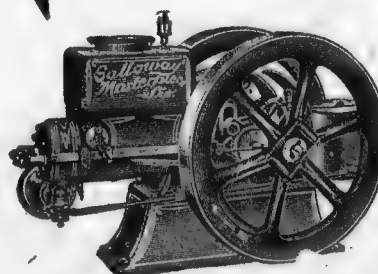
Just out, tells all about Galloway's low prices for

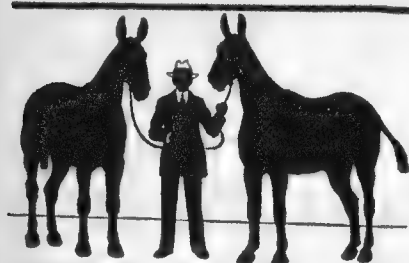
Cream Separators
Manure Spreaders
Wagons
Men's and Women's Clothing
Boots and Shoes
Gloves and Mitts
Harness
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Story Books

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WM. GALLOWAY CO. OF CANADA
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Gentlemen:—Please send me your Catalog, I am interested in items marked with an X.
Cream Separators
Manure Spreaders
Wagons
Tractors
Men's Clothing
Women's Clothing
Boots and Shoes
Gloves and Mitts
Harness
Silverware
Pianos
Organs
Gramophones
Story Books

Name
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"The ad. in The Guide sold all the cockerels. I could have sold as many more if I had had the birds."—Mrs. Boast, Rosetown, Sask., March, 1916.

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"Just happened to find your letter, and as I had real good luck in advertising chickens last spring, thought I would try again. I sold 35 cockerels and had orders for fifteen or twenty more, which I didn't have. I got quite a few orders for settings of eggs also. I made about \$60.00 or \$65.00 on poultry, so think that was good for a farmer's wife. Hoping I'll have such good luck again, I remain."—Mrs. A. Dignan, Marquis, Sask., February, 1916.

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The Grain Growers' Guide Winnipeg, Man.

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Depends on Your Cream Separator

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It distributes the whole milk equally between the discs, making each disc do its full share of work, with the result that every particle of cream is separated, the fat globules are not broken, and fewer discs are used.

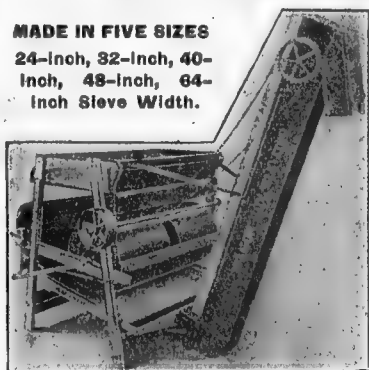
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This is our 40-inch Mill with 10-foot Wagon Box Elevator

Clean your grain and stop that enormous grain dockage. Our 40-inch mill we guarantee will please any farmer or small elevator man if a moderately large capacity is desired. Save the dockage, grind it for feed and avoid paying freight on it to the terminal point.

The long bagger is made especially for elevating grain into a wagon box or ordinary grain bin. Note the double drum construction. Bull Dog Fanning Mills are fitted with hard oil cups and non-rustable screens. The 40-inch mill is equipped with power attachment. The saving in dockage alone will pay for a cleaner of this kind many times in a single season. Why hesitate longer—better write today and get fully acquainted.

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Here is a chance for any woman to get a beautiful English Semi-Porcelain Dinner Set without one cent of cost. The picture is from a photograph and shows you the 47 pieces as they appear set out upon the table.

A Splendid Dinner Set

While the picture is a very good one it does not begin to do justice to these dishes. They are of the finest English Semi-Porcelain, made in a distinctive shape and decorated in delicate shades of blue and pink with a fine gold border. The Set consists of:—6 Dinner Plates, 6 Bread and Butter Plates, 6 Tea Plates, 6 Soup Plates, 6 Fruit Saucers, 6 Cups, 6 Saucers, 1 Gravy Boat, 1 Salad Bowl, 1 Large Meat Platter, 1 Covered Vegetable Dish—A Total of 47 Pieces.

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The Grain Growers' Guide, Winnipeg

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Co-operation in Ireland

Continued from Page 8

of every applicant. This principle of limitation of area to a clearly defined "neighborhood" was strongly insisted upon by Raiffeisen and his followers, and any attempts to depart from it have usually been attended by disaster.

Another point which must be observed is the necessity of avoiding "renewals" of loans, i.e., the regranting of the same amount to the same applicant when it falls due, without further enquiry into the purpose for which it is required. Every loan should be strictly called in on the date on which it is due, and if the borrower is unable to pay promptly he should be called upon to explain his reasons to the committee, which may then grant an extension of time if it is considered desirable. A new loan should not be made without searching enquiry into the results of the first experiment and the purpose of the second application. The practice of making "renewals" without any such precautions is one of which the I.A.O.S. has had to complain year after year and which has undoubtedly seriously impaired the efficiency of many of the societies. It is also necessary that emphasis should be laid on the importance to credit societies of building up a reserve fund to meet any contingencies which may arise and to give more confidence both to lenders and to depositors. In order to do this it is essential that the margin between the rate paid for money and the rate obtained on loans should be carefully fixed so as to ensure a reasonable profit at the end of the year. Many societies have persisted in lending at five per cent. money which they had borrowed at four per cent. and even with very small working expenses this margin has proved insufficient and resulted in a loss at the end of the year. The I.A.O.S. has urged that 6 1/4 per cent., which represents a penny-farthing a month on every pound, should be taken as the prevailing rate.

Reorganization of Credit Societies Coming

There is no doubt that during the last few years the Irish credit societies have been in a more or less stagnant position; many of them are doing very little and as a whole they have ceased to hold that position in the movement to which in earlier years they seemed entitled. The reasons for this lie largely in the facts of the controversy between the I.A.O.S. and the Department of Agriculture. The voluntary body has been so much hampered in its work by lack of funds and by the various obstacles placed in its way that it has been unable to devote to these societies—which are the least able to pay for service—the amount of inspection required to maintain them at a full standard of efficiency.

At the same time the very success of the movement has tended to make the credit societies somewhat out of date; to some extent it may be said that in many districts their work has really been accomplished. As the farmers have grown more prosperous and independent, the form of this unlimited liability society with very small resources and an unpaid executive has ceased to be adequate to their requirements. The leaders of the movement have felt this for some time past and many of them are of the opinion that a reorganization of these societies is desirable in most districts, by which they would be able to engage in trading operations in addition to their purely banking functions. This would enable them to pay their secretaries and to conduct the business on a much larger scale; but to do this it would be necessary for them to be registered under the Industrial and Provident Societies Act with limited liability, instead of at present under the Friendly Societies Act with unlimited liability, but without any trading powers. A large question of reorganization thus arises, and the point has also been raised that the society of the future will be registered as a trading society under the limited liability act, and with a special clause enabling it to do a credit business. Considerable developments in this direction may be expected in the near future.

Department of Agriculture Serious Obstruction

Meanwhile the whole matter has been complicated by the attitude taken up towards the credit societies by Mr. Russell, of the Department of Agriculture. This official made violent and unwarranted attacks upon them and represented

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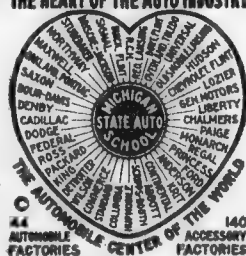
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DETROIT THE HEART OF THE AUTO INDUSTRY

that the loans held by them from his department would in most cases be found to be irrecoverable. As a result of reports made by his inspectors, he appointed a departmental committee in 1912 to enquire into the whole matter. The report of his committee was delayed two years, and during that period the whole question of these banks was in abeyance. When finally published, the report, which, altho it contained much valuable information, displayed an extraordinary amount of ignorance of the whole subject, was found to recommend the establishment of a state-aided and state-controlled system of agricultural credit in opposition to that organized by the I.A.O.S. This recommendation was made in the face of the evidence of such recognized experts as H. W. Wolff and J. R. Cahill, and of all the I.A.O.S. officials. It was naturally condemned by them and up to the present nothing more has been done in the matter. It is to be hoped that in the near future it will be found possible to overcome the obstructionist attitude of the department, which is supposed to watch over the interests of Irish farmers, and to proceed with the reorganization according to local needs of the co-operative credit system in Ireland.

Centralization and Capital Necessary

The future of these societies undoubtedly lies in their development as financial supporters for the other branches of the movement. The whole of the societies are seriously handicapped by the lack of capital and the necessity of according long credit to many of the farmers with whom they do business. In many other countries this difficulty is got over by the help of the credit societies, which are always to be found working side by side, usually with their offices in the same building with the supply societies, so that the co-operator who is a member of each one can buy his requirements from the one with money borrowed from the other. The local credit societies in such cases are combined into a central bank which acts as a clearing house for loans and deposits. In many cases such a central credit society is actually a trading federation in addition, but even where it is not it works in close contact with and helps to capitalize any trading federation which is in existence. It is highly desirable that some such system should be created in Ireland. A first step has been taken by the formation of a Central Co-operative Credit Society with its headquarters in the Plunkett House. This society has been rather over two years in existence, but up to the present its business has been very small indeed, in fact it has at present only a nominal existence. This will continue to be the case until the local societies are in a position to deposit with it their surplus funds, which can then be loaned out to less fortunate societies. At present there are practically no surplus funds owing to the small amount of the deposits in the local societies; on this point it may be argued that not enough attention has been paid to the matter. The original purpose of credit societies in Germany was really more the encouragement of thrift than the making of loans, they are called in fact Savings and Loan Banks. In Ireland the emphasis has been almost entirely on the loans and hardly at all on the savings. It seems that this is the point at which reorganization might well begin. Altho Ireland is usually spoken of as a poor country, it should be noted that during last year the amount of long-term deposits carried by the savings banks and joint stock banks was more than 80 millions, or nearly £20 (\$97) per head of the population. If only five per cent. of these savings could be brought to the co-operative credit societies the capital thus provided would make the whole movement not only self-supporting, but strong enough to dominate the country. Some students of the subject hold that such a result could never be brought about unless the state stood behind the co-operative credit system with some form of guarantee and possibly a direct subsidy, and undoubtedly this method has been adopted in many countries. But we believe that farmers should have sufficient confidence in the principle of voluntary organization after twenty-five years experience to entrust their savings to their own selected committees, and that they would do this if the co-operative credit societies were reorganized in the more prosperous districts on a limited liability basis with trading powers or at any rate in close touch with the trading societies and with a paid staff.

It may be well to remark in closing this

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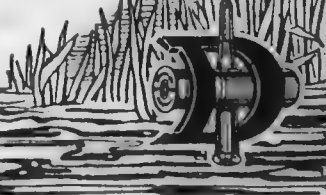
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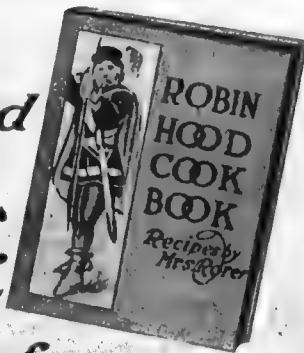


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article that owing to the peculiar conditions under which the transfer of Irish land to purchasing tenants has been made the subject of direct state action, the question of long-term or mortgage credit, such as is now occupying attention in America, has not so far been dealt with at all.

CANADIAN SOLDIER'S EXPERIENCE

A letter of quite unusual interest giving an unvarnished description of the experience thru which all our soldiers in France are going was received recently from a former pressman in The Grain Growers' Guide publishing plant. The letter, written from hospital in Great Britain and dated October 29, follows:—

"They took us from Ypres to the Somme. It was my second trip going into shell holes at this warm spot called 'Hell,' for that place could be no worse than the Somme. It was the night of September 25, 1916, that we went in. At 5 o'clock on the morning of the 26th we were to make our charge, 1,600 yards, that was our objective. We waited that night for 5 o'clock, when it came they cancelled it till 12.30 that same day. During the night the scouts laid a tape in front of us, we were to lay up at the tape five minutes before the charge. Oh my! the time came at last; don't forget we were thinking of home at the same time. We started to line up, then all of a sudden Fritz spotted us. I can tell you he made his machine guns speak and his snipers were on their job, for the boys were reeling over before we started. As you know I was a battalion bomber. I with some other bombers were to connect up with a battalion of Imperials on our left. There were four battalions in this charge, on our left a battalion of Imperials, then us, then the Canadians, then another battalion of Imperials. Both flanks had the famous tanks. Alright, our artillery started with their barrage lifting every minute. We were following it up close, in fact too close. Fritz made every gun he had speak. It is a sight I will never forget. The boys were falling all around. I was following up the first wave; after we had gone a few yards I doubled up with my bombs to my position on the extreme left. On my way over Fritz nailed me in the leg with his machine gun. Of course I fell. I struggled to the nearest shell hole, but before I got there his sniper hit me in the mouth, knocking about four teeth out, the bullet went out thru my cheek. It was a lucky shot, it never injured my mouth. My face is almost healed up. Finally I got to the shell hole, there I noticed a Major. He tied a rifle to my leg, for it was broken. Then as he was leaving me he was sniped, so he lay dead on top of my hole with three others, great company, eh? That night a shell exploded right behind me, burying me, also stunning me. It twisted my leg, making it worse. The next day I got a small piece of shrapnel in my left leg. I was saved that night after being 32 hours in a shell hole. The doctors fought hard to save my leg, but it was too late. Again I am lucky, they saved my knee. I have eight inches below the knee. I will soon be getting fitted up with an artificial leg that you cannot tell the difference. The doctors say I will practically have the same movement and control as I had before. The legs and arms they are making today are wonderful."

REPORTS UNTRUE

Statements, originated probably by the enemy propagandists, have been widely circulated in the United States, and republished by certain papers in Canada, stating that under the conscription law of the United Kingdom, refugees from Poland and Russia, residing in England and Scotland, who refuse to enlist, are liable to be deported. The chief press censor for Canada has made enquiries by cable and states on the highest authority that refugees from Poland and Russia in the United Kingdom who do not enlist are not liable for deportation.

HIGH SASKATCHEWAN YIELDS

Yields of grains this year in the investigational work being carried on under the direction of Prof. J. Bracken at the College of Agriculture, Saskatoon, were the highest yet produced. The heaviest yields were wheat, 53 bushels; oats, 137 bushels; barley, 87 bushels; winter rye, 58 bushels; flax, 30 bushels; peas, 45 bushels; roots, over 40 tons; potatoes, 587 bushels; corn, 28 tons and hay over 4 tons per acre.

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Farm Women's Clubs

NOTE.—Any woman in Saskatchewan who feels that she would like to have a Woman's Section of the Grain Growers' Association in her district, should communicate with the provincial secretary, Miss Erma Stocking, Dellele, Sask.
Any Alberta woman who would like a Woman's Section of the United Farmers in her district should write to Mrs. R. M. Barrett, Mirror, Alta., who is the woman's provincial secretary for Alberta.

A SUCCESSFUL FAIR

Dear Miss Stocking:—A very happy afternoon was spent on Friday, August 18, at Coteau Valley school, when the children of this community celebrated their first school fair.

Last spring the Dinsmore W.G.G.A. distributed seed to the pupils of the three schools, Dinsmore, Coteau Valley and Acadia. The boys were given two pounds of potatoes of the Manitoba Wonder variety, and the girls were given three packets of flower seeds, sweet peas, nasturtiums and pinks. As none of the school grounds were cultivated, the children were permitted to plant their seed at home. A splendid exhibit of potatoes and flowers was shown and taxed the skill of the judges to decide which was best.

After the judges had made their decisions a short program was given by the children and the prizes distributed. Andrew Forrester carried off the first prize of five dollars for the best peck of potatoes, Robert Scaddin second prize of three dollars and Neil Grant third prize of two dollars. In the flower contest, Rose Robson won first of five dollars, Beulah Strongest second prize of three dollars and Nina Forrester third of two dollars and each child making an entry was awarded fifty cents. The teachers extended a vote of thanks to the Lady Grain Growers, while the children showed their appreciation by a hearty clap. After singing God Save the King all went out to the playground to enjoy the races and baseball for which prizes were also given.

After the sports lunch was served by the ladies.

MRS. W. W. LEWIS,
Sec.-Treas. Dinsmore
W.S.G.G.A.

A COOL PICNIC

Dear Miss Stocking:—Not being present at the August meeting I was unable to report; however, one of the other members took the minutes, which were as follows: The meeting was held at the home of Mrs. W. Prentice, Mrs. Lazell, vice-president, being in the chair. Miss McKechnie gave some thoughts on the necessity of women preparing themselves to exercise the franchise, when they can vote. Mrs. Lazell read extracts from articles dealing with the franchise which were then discussed. After the adjournment refreshments were served and sociability indulged in. Being in the midst of harvest time, several regular members were unavoidably absent.

The meeting on September 28 was held at Mrs. Dunn's; Mrs. Klinck was elected to conduct it, the president and vice-president both being absent. It was decided to ask Mrs. McNeal to come and speak on November 10, an entertainment to be arranged for that date. A committee was appointed to choose a short play and to "get it going," the same committee to arrange the rest of the program. The club is subscribing for "The Woman's Century" for use of the civic committee. Mr. Langley's letter, which appeared in The Guide a short time ago, was read by Mrs. A. Prentice. Miss McKechnie spoke on the influence that woman suffrage should have towards banishing liquor out of the province.

The paper on "A Week in Belgium" (by myself), which should have been given in August, then followed. There was only time to visit Brussels, there being so much to tell, that the paper will be continued at the next meeting. Picture postcards were used as illustrations. The afternoon concluded in the usual manner with lunch and chatter.

August 10, the date of the Grain Growers' picnic, was, unfortunately, cold and showery, so there was not a very big turnout. It was held on ground belonging to Mr. Dunn and in spite of adverse elements a good time was spent. We ate ice cream to keep us warm, all the home-made candy soon disappeared, and the fortune-teller, kept busy till supper, proved a greater attraction. The sports caused much fun, especially the women's tug-of-war. An excellent supper was spread in front of Mr. Dunn's house,

and the tea and coffee, "all hot," helped greatly to warm up chilled blood.

MRS. C. CLEWS,
Sec. Pangman W.S.G.G.A.

FARM LABOR DEPLETED

The regular meeting of the U.F.W.A. was held August 31 and notwithstanding bad roads and inclement weather eight ladies attended. Thru the courtesy of Mr. Fogarty the meeting was held in the office of the Farmers' Elevator. As Miss Brasitte had resigned, Mrs. Rogers was asked to act as secretary pro tem. The minutes of previous meeting were read and adopted when Mrs. Stevenson gave a brief synopsis of Mr. B. C. Milne's lecture on potatoes.

A letter from Mr. Benson, the Dominion poultry representative, was read in which he offered to lecture in Craigmyle on poultry, also giving a practical demonstration on how a fowl should be dressed for market. It was decided to hold the lecture on the date of the regular October meeting and to throw the meeting open to all, serve simple refreshments and arrange a short program in addition to the lecture.

The resolutions of the U.F.A. and U.F.W.A. re municipal hospitals were read. It was moved by Mrs. Blore, seconded by Mrs. Steele, that the resolutions be most heartily endorsed. The next letter was from Major G. W. Kirby in regard to the formation of a U.F.A. battalion. An animated discussion ensued in which it was pointed out that the Western farms were already depleted of labor, that men in the trenches would make a poor showing without the food supplied by the farmers and that the man who stays at home on the land and strains every nerve to make it productive is helping on the cause. A motion was passed that a negative reply be given to Major Kirby's letter.

The question of wholesale purchasing of supplies was brought up and the following plan was presented: To form a committee from both clubs to draw out lists of goods which might be bought wholesale such as groceries, oils and certain classes of hardware and dry goods. To publish these lists in the local papers and call for tenders for contracts to supply these goods to the farm clubs for six months or not longer than a year. That the work of the contracting merchants might be reduced to a minimum, all transactions to be strictly cash and wholesale. After some consideration it was moved by Mrs. Blore, seconded by Mrs. Owen, that Mr. Smith and Mr. Stevenson be asked to bring the matter to the attention of the men's society.

JEAN STEVENSON,
President.

BUY SCHOOL LAMP

The Women Grain Growers of Hawoods realize that the school must be well lighted if it is to reach its fullest use as a community centre. They purchased a gasoline lamp for their school by selling tickets on a tantalizing fruit cake. Its attractiveness brought them \$13.40, all of which was used in payment for the lamp. The Hawoods Association is doing very, very effective educational work, and the meetings, judging from Mrs. Pope's interesting reports, are proving successful.

E. A. S.

A SUCCESSFUL PICNIC

Dear Mrs. Barrett:—There were nine members present at our last meeting on September 15, which was the first meeting we have had for three months, owing to everyone being so busy. However, we are going to have regular meetings in the future. One new member joined, making our number in all fourteen now.

The Sterling U.F.A. and the ladies' U.F.W.A. gave a picnic last summer and accounts were settled at last meeting. We had \$28 clear. Our next meeting will be at Mrs. J. Allen's on October 26, and as several new committees were appointed we are expecting an interesting time.

(MRS.) P. S. SCHEELAR,
Sec.-Treas. Sterling U.F.W.A.

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Young Canada Club

By DIXIE PATTON

SOME SPLENDID STORIES

"Hast thou named all the birds without a gun,
Loved the wood rose and left it on its stalk?"

—Emerson.

I think this last contest shows more clearly than any we have ever had that the members of the Young Canada Club are learning to do what the poet has asked in the poem printed above. He says, "Hast thou named all the birds without a gun?" It is an easy enough matter to see the markings on a bird if one takes out a twenty-two rifle and pops it over. But it takes a very patient and clever little boy or girl to get close enough to a living bird to see a tiny mark on its tail or a dot over its eye. Often it means standing as still as a mouse for ever and ever so long. But that is what our young people are learning to do.

The members of this club are learning something else as well. They are learning to tell their stories very prettily. Take, for example, that clever sentence in Erna Humbke's story in which she described the little partridges as "thimblefuls of down." Such bright expressions are becoming much more common, it seems to me, with each new story contest. I think I have never been so proud of the club as I am this time.

DIXIE PATTON.

THE GOPHER'S PANTRY

It was Mr. Gopher's pantry that I found. When I turned over a hill of potatoes it was right there. It was like a little round cellar in which was a nest of hay that was filled with potatoes.

I took out the shattered nest. It had an entrance on one side of the tiny cellar, which was the opening of the winding passage from Mr. Gopher's winter home.

I dug the pantry deeper and longer and put in more grass and filled it with more potatoes, so when Mr. Gopher comes along thru the long, frozen passage this winter to get some potatoes for dinner he will be astonished to find his hidden pantry twice as large as he made it.

ALBERTA JOHNSTON.

Bruce, Alta.

An excellent story which arrived after the contest had closed. I am getting to be very proud of my young story writers.

D. P.

NATURE'S FREAKS

The prairie chicken is one of the most common birds around these prairies, altho they are not so plentiful now as they were by any means, because of the great number that have been shot during the past few years. Man is not the only danger of this bird, however. The wolf is continually seeking for some of this nice fat meat on which he may make a meal. Besides these there is always the danger of the eggs being destroyed or the young ones stolen.

In order to defend herself against her great number of enemies, nature has provided the prairie chicken with many means of deceiving the eye. When the prairie chicken is sitting on her nest it is very difficult to distinguish her from the grass in which she has hidden it. Not until you are very close to her will the prairie chicken leave her nest, and when she does so she will flop along the ground as if her wing was broken and try to lead you away from her nest. Very often the chicken may lead a dog or a wolf away by this, but people have grown to know her. When the prairie chicken flies up off her nest she kicks or scatters leaves all over the eggs, and even when you walk right to where you saw the prairie chicken rise, you may come away without seeing the eggs.

The young birds are very well trained and at the sign from their mother will hide in a moment, and at another sign will gather to her once more.

FLORENCE MCGIBNEY,

Welwyn, Sask.

Age 14 years.

A STRANGE ADOPTION

One time we had a cat, and a dog whose name was Gip. The cat had a batch of kittens and we kept one. Gip had a family of puppies in one end of a manger and the cat had her kitten in

the other. The cat often left the kitten so it cried. Then Gip would come over and feed it, but the old cat got offended at this and left her kitten altogether. Then Gip adopted it and took it in with her own family and kept it for some time, then it died. Hadn't Gip a kind heart?

Once we had two cows that were quite chummy. Their names were Blossom and Jersey. One cared as much for the other's calf as she did for her own. When we watered the cattle, if one got there ahead of the other she would chase the other cattle away and she would not drink herself till the other came. Then they drank together, after this they did not care what drank at the trough.

LINDEN BOLTON,

Age 10 years.

A DOUBLE STORY

We had a nice garden at school this summer. Now we are having a great time. We have potatoes and coffee at school every day. We all take turns getting dinner ready, also washing the dishes. We have a very good teacher, her name is Miss Campbell.

I'll tell you another story about our cats. We have two cats. One is grey and the other is yellow. The funniest thing is that the yellow one sleeps in the barn while the other hunts rats and gives them to him. If the yellow cat isn't there when she comes with the rat, she leaves the rat there until she finds him, and when she finds him she takes him to the rat. The yellow one is a big fat cat. The grey cat is very thin because she has to feed the other one.

HAROLD HELANDER,

Teulon, Man.

Age 10.

TWO CAT STORIES

One day, as I was at the hen house rather late putting in the hens, my little sister called to me saying, "Oh, Jessie, here's a nest with hens and chickens and kittens and everything else." I ran to see what she meant and there was an old hen with her two chickens and a kitten under her. The kitten was purring and seemed to think it was very nice to have some one to keep it warm and snug on such a cold night.

We had a nice black cat once, but we did not want her so we gave her to a friend six miles away. For two years we never saw her, and then one morning she was back in the barn again. The people had left and she had found her way back alone.

JESSIE McSPARRON,

Kisbey, Sask.

Age 12.

AN OUTING

Last Friday we planned to have a birthday party down on a creek. We school children planned it and then asked our teacher. She said we could. On Friday morning I fixed my lunch and Myrtle, my sister, went with us. She is only four years old so you see she is not old enough to go to school. In the morning it was bright and the sun was shining. We were going to start from school at twelve. Well, at twelve o'clock the wind was blowing so cold that we could not go to the creek, so we ate our dinner at the school house, and our teacher said we could go to the coulee. Of course we did not expect to find anything down there, but the first thing we found was petrified fish galore. We found a stone with an eye in it and all kinds of odd stones. We hunted for stones for a long time, till we got a bag almost full, then we sat down to assort them. Some we did not want so we threw them away. As we came back we got all sorts of bushes to decorate the school. Now we have it all fixed up. As I am busy writing I will ask anyone that knows about birds to tell me what this one is. It is about three inches long. Its back and tail are of a slate color, and it has a kind of a yellow breast, or orange rather. It has a white streak just above its eyes and its legs are almost black. It clings to the wood and catches insects and puts them into a hole in the fence post or any other thing. If you know, Dixie Patton, I wish you would write to me and tell me.

MARY SMITHENRY,

Sunny Nook, Alta.

Age 11 years.

The Ever Useful Apple

"An apple a day keeps the doctor away." Not always, but there is no doubt that good ripe fresh fruit does help to keep the system in condition and less susceptible to disease. The food value of most fruits is not high. They are useful chiefly for their cleansing properties. Eaten freely they introduce large quantities of water into the system and supply valuable salts and organic acids that improve the quality of the blood and stimulate the action of the kidneys. The laxative value of fruits is due partly to the waste they contain, these irritating substances, such as skins and seeds, aid the peristaltic movement of the intestines. If fruit is to be eaten for dietetic purposes, the effect is more pronounced if the fruit is eaten an hour before breakfast or between meals. The following table shows the food value of apples:—

Refuse per cent.	Water	Protein	Fat
25.0	63.3	3	3
Carbohydrates	Ash	Fuel Value per lb.	Calories 220
10.8	3		

Baked Apples

Baked apples are very wholesome, easy to prepare and make an excellent dessert especially if there are young children.

8 apples. 1/2 cup sugar.
1/4 teaspoon cinnamon. Boiling water.
Core the apples, fill the centres with the sugar and cinnamon, add two cups boiling water and bake. If the apples are very tart more sugar will be needed.

More Baked Apples

8 apples. 1 cup sugar.
1/2 lemon. Boiling water.
Core the apples. Put the sugar, water and lemon juice into the baking dish with the apples and bake until tender, but not broken. Remove to a serving dish, fill the centres with jelly or marmalade and pour the syrup over them. Make a meringue with the whites of two eggs and three tablespoons sugar, flavor with lemon or vanilla. Pile the meringue on the tops of the apples and bake in a moderate oven until brown. Garnish with a bit of jelly.

Baked Apples Again

Core and pare large tart apples, fill cavities with butter, spice and sugar and bake in the usual way. Cook parings, cores and one large chopped apple in water to cover. Strain juice, add the juice of one lemon, and sugar in the proportion of two-thirds of a cupful to one of juice. Cook until it jellies and pour over apples. Serve very cold with whipped cream.

Jellied Apples

This is a favorite dessert with us and particularly good when the meat course is heavy.

6 good sized apples. 4 cups boiling water.
2 cups sugar. Juice 1 lemon.
2 tablespoons gelatine.

Make a syrup of the water, sugar and lemon juice. Peel, core and quarter the apples and cook in the syrup until tender, but not broken. Remove from the fire and stir in the gelatine, which has been soaking in cold water. Pour into a mould, and when set turn out and surround with whipped cream. Dot the top with red jelly. The amount of sugar required depends on the tartness of the apples.

Jellied Apples No. 2

1/2 box gelatine. 2 cups granulated sugar.
1 pint water. Preserved or ground ginger.
Juice of 1 lemon. 2 quarts apples.

Soak the gelatine in half a cup of cold water. Peel, core and quarter the apples. Put the sugar, water and ginger in a saucepan; if the ground ginger is used a pinch will be sufficient. When the syrup has boiled a few minutes add the apples and cook slowly; when tender remove to a serving dish; dissolve the gelatine in the syrup; pour a little of the syrup in a fancy mould and when it begins to set arrange the apples in layers, with a few bits of lemon and preserved ginger strewn over them, pour in the rest of the jelly and set away to harden. Serve with whipped cream.

Bread and Butter Apple Pudding

This is an excellent way to use up stale bread. Even if we are getting around the two dollar mark for our wheat, we are paying a correspondingly big price for flour and cannot afford to waste even a crust of bread.

2 cups apple sauce. Stale bread buttered.
Sugar. Vanilla.

Cover the bottom of a well buttered baking dish with apple sauce. Butter slices of stale bread, cut into diamond

shapes and place as close as possible over the apple sauce, buttered side up. Sprinkle with sugar and a few drops of vanilla or a bit of cinnamon. Bake in a moderate oven and serve hot with cream.

Apple Charlotte

This is another way to combine bread and apples.

1 cup bread crumbs. 2 1/4 cups apples.
3 tablespoons melted butter. 6 tablespoons sugar.
Spice or lemon rind.

Mix bread crumbs, sugar and spices and butter together. Butter mould and press the mixture to the sides of it. Fill centre with sliced apples, cover with remaining mixture and bake in a slow oven until the apples are tender. Serve with hard sauce or sugar and cream.

Apple Rice Pudding

4 good sized tart apples. 1 cup rice.
Wash the rice and throw it into boiling water, boil rapidly for fifteen minutes, drain. Spread this on the centre of a good sized square of cheese cloth, making the rice about as large as a dinner plate and about half an inch thick. Heap in the centre of this the apples, pared, cored and quartered, gather up the ends and sides of the cloth so that the rice will thoroughly cover the apples. Tie tightly, put in a good sized kettle of boiling water and boil for one hour. Serve with brown sugar or maple syrup. If this is handled carefully it will come out perfectly round without the grains of rice falling apart.

A Plain Charlotte

1/4 box gelatine. 1 pint stewed apples.
1 pint cream. Lady fingers.

It is not always easy to get lady fingers in our small town stores, so the next time you make cookies, cut a few of them in strips, one end a little wider than the other, and you will find they serve very well in making charlottes of various kinds. Stew the apples, sweeten, flavor and press thru a sieve. Add the gelatine and stir until dissolved. As soon as the mixture begins to congeal, stir in one pint of cream, whipped to a stiff froth. Line the mould with lady-fingers, pour in the mixture and set aside to cool.

Apple Cobbler

Pare and quarter enough tart apples to fill a baking dish two-thirds full. Make a rich baking powder biscuit dough soft enough to stir. Spread it over the apples. Make several cuts in the centre to allow the steam to escape and bake in a slow oven. Serve with sugar and cream.

Baked Apple Dumplings

4 cups flour. 8 level teaspoons baking powder.
1 cup butter. 1 1/2 cups milk.
Apples. Nutmeg.

Pare and quarter the apples; sift baking powder and flour. Mix in the butter. Add sufficient milk to make a stiff paste. Roll out quarter inch thick, cut in round pieces. Place several pieces of apples in each, form into a ball and bake in the following syrup:—

Syrup for Dumplings

3 cups water. 1 cup sugar. 1 tablespoon butter.

Plain Dumplings

2 cups flour. 1/2 teaspoon salt.
2 teaspoons baking powder. Cold water.

Have some apples partly cooked, sprinkle with sugar and cinnamon. Mix the dumpling into a stiff batter and pour over apples; steam for fifteen or twenty minutes without removing cover of steamer. Serve with hard sauce.

Apple Custard Pie

If our hens are good enough not to go on strike at the first hint of cold weather we may find this recipe useful, otherwise it will have to go into the home-made cook book for a try-out later on.

1 pint milk. Nutmeg or lemon.
3 heaping tablespoons sugar. 3 eggs.
A pinch of salt.
1 cup grated apple.

Heat the milk and pour over the three eggs slightly beaten, the sugar, salt and a little nutmeg. Grate one cup of apple, using mellow slightly tart fruit. Add to the milk mixture and bake without an upper crust in a moderately hot oven. If this is baked too quickly the apple will separate from the milk.

The Country Cook.



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Magic Baking Powder costs no more than the ordinary kinds. For economy, buy the one pound tins.

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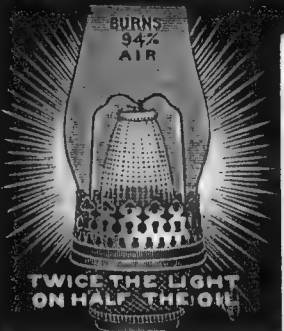
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TWICE THE LIGHT ON HALF THE OIL

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Largest Coal Oil (Kerosene) Mantle Lamp House in the World

Men With Rigs Make \$100 to \$300 Per Mo. Our trial delivery plan makes it easy. No previous experience necessary. Practically every farm home and small town home will buy after trying. One farmer who had never sold anything in his life before writes: "I sold 51 the first seven days." Christensen says: "Have never seen an article that sells so easily." Murring says: "99 per cent of homes visited bought." Phillips says: "Every customer becomes a friend and booster." Kermath says: "An hourly talk necessary. Sold 100." Thousands who are coming money endorse the Aladdin just as strongly. NO MONEY REQUIRED. We furnish stock to reliable men to get started. Ask for our distributor's plan, and learn how to secure an appointment and make big money in unoccupied territory. State occupation, age, whether you have rig or auto; whether can work spare time or steady; when can start; towns as most convenient for you to work.

Six Per Cent Farm Mortgages

Continued from Page 7

province may not have power to enact legislation necessary to receive deposits, as it may conflict with federal legislation.

The present scheme provides only for farm mortgages and does not make any provision for short term loans such as now are provided by the chartered banks in the West. If this present farm mortgage scheme, however, is satisfactory it is anticipated that the governments in the course of a year or two will tackle the question of short loans for what is commonly known as "floating credit for farmers" to carry them over from seed time to harvest. This money is now costing farmers from eight to twelve per cent. and the governments, or at least some members of the governments, it is stated, believe that provision can be made to supply this money more cheaply.

In order to get an idea how this new scheme will work, take a typical case. A farmer in the municipality of Argyle has a \$1,000 mortgage on his farm bearing eight per cent. interest and he wants to get one of the government six per cent. mortgages for a twenty year term. If the Municipal Council of Argyle has submitted the by-law to the electors of that municipality and it has been approved he is in a position to secure the loan. First the farmer will secure application forms from the clerk of the municipality, which he will fill out and return to the clerk. His application will then go before the municipal committee, who will consider it, and if they approve it will then be forwarded to the head office of the Rural Credits Association at Winnipeg. The board of management will have expert inspectors in their employ and one of these inspectors will inspect the farm of the applicant. If he approves of the character of the applicant and also of the security, the mortgage will then be issued and the proceeds will be used to pay off the old eight per cent. mortgage or in the case of a man who has no mortgage, the whole amount will be issued to him, less five per cent., which will be given in the form of paid up shares in the association.

DR. FLATT IN KHAKI



Capt. C. E. Flatt, C.A.M.C.

Dr. C. E. Flatt, of Tantallon, Sask., well known for some years as a director of the Saskatchewan Grain Growers' Association, has donned the khaki and joined the Army Medical Corps with headquarters at Winnipeg. He will be engaged during the winter at recruiting and medical inspection work. Dr. Flatt came from Ontario to Tantallon in 1903 where he practiced medicine for five years and has since been engaged in farming with considerable success. He has been connected for some years with the Grain Growers' organization and very recently has taken an active part in the movement for better education in Saskatchewan, being a member of the executive of the Saskatchewan Public Education League and also a member of the committee called by the Saskatchewan Government to revise the curriculum and text books for the province.

Believing that the first duty of every citizen today is to assist in every way possible to bring the war to a successful conclusion, Dr. Flatt offered his services and was accepted in his professional capacity.

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If you have a friend at the front he will appreciate a Jaeger Sleeping Bag. Send it to him now for a Xmas Gift. An undyed Camel Hair Blanket will also be appreciated. These are useful gifts which he can use at all times and which will give him warmth and comfort.

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Will stand more frost, pump easier, last longer, cost less, in Wells not more than 40 feet deep, than any pump made. For Deep Wells get Cater's Fig. 730. "So easy to put in and so easy to repair." A full line of Gasoline Engines, Windmills, Water Tanks, etc., kept in stock. Write for Catalogue F. Address:

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The prices we quote below are absolutely guaranteed to December 10th, and we believe that the market will not advance to any extent from now to Christmas.

If they are in good shape and weigh from 7 lbs. up, we advise you to sell them now and save the expense of feeding.

It would be to your advantage to order crates at once and avoid the possibility of delay later on due to the Christmas rush.

In order to save the express charges on empty crates from us, it would be advisable, if possible, to make your own crates. Of course this is optional, and if it is not convenient to do this, just drop us a line or phone and necessary crates will be forwarded.

PRICES AS FOLLOWS

In good condition.	Per lb.
Turkeys, from 7 lbs. up	20c.
Hens, any size, any age	12½c.
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We will be prepared to handle from eight to ten thousand live hens in the months of January and February. We would advise our patrons to go over their flock now and let us know immediately how many they will be able to deliver in the months stated, weighing from 4 lbs. up.

We will guarantee to pay 15c per lb. for January Deliveries
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As soon as we have your order registered and the month you wish to ship, we will write stating about what date we would like delivery, and also enclose our contract with guarantee for the above prices.

We expect that a great many of our customers will take advantage of this profitable offer, and as we must know as nearly as possible how many hens we shall receive, we would ask that you do not register your order unless you are sure that you will be able to carry out the promise and deliver the hens.

This advertisement will not appear again, and the offer will hold good to register order for only 20 days from date of this paper. Register your order immediately.

See above for shipping instructions

Golden Star Fruit and Produce Co.
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Wherever there is a Telegraph Office, Post Office or Post Box, through which you can make known your wishes to us, there the Dingwall Mail Order Service will serve you—as surely, as safely and as satisfactorily as if your purchases were made in person.

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WINNIPEG



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Holders of this stock will have the privilege of surrendering at par and accrued interest, as the equivalent of cash, in payment of any allotment made under any future war loan issue in Canada other than an issue of Treasury Bills or other like short date security.

Proceeds of this stock are for war purposes only.

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For application forms apply to the Deputy Minister of Finance, Ottawa.

DEPARTMENT OF FINANCE, OTTAWA.
OCTOBER 7th, 1916.

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468 GRAIN EXCHANGE WINNIPEG

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THE GRAIN GROWERS' GUIDE

Simpson-Hepworth Co. Ltd.

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Established 1857.

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The Farmers' Market

WINNIPEG MARKET LETTER

(Office of The Grain Growers' Grain Company Limited, November 20, 1916)

Wheat—Prices hovered around the high points on Monday last, but there was less buying from the source which was largely responsible for such high records. With liberal receipts in country markets and a large number of cars passing inspection, it soon became evident that the market was top-heavy and due for a break if the buying was not resumed by the British government. This started some heavy selling and the result was a sharp decline. On the week's business November shows a loss of 9½ cents, December 10½ cents and May 9 cents. The British government has made arrangements for a large amount of tonnage for Australian wheat which will relieve them of immediate anxiety in regard to stocks.

Oats—With a declining wheat market, coarse grains have also shown a downward tendency. The decline in oats has so far been small. There has been heavy buying credited to government orders.

Barley—In the barley market the lower grades have had a slump.

Flax—Prices have dropped 22 to 24 cents, influenced by weak American markets and lack of support from the crushing interests.

WINNIPEG FUTURES

Wheat—	Nov.	Dec.	May
November 14.....	198½	191	192
November 15.....	197½	190½	192
November 16.....	196½	189½	191½
November 17.....	193½	186½	188½
November 18.....	190½	182½	184½
November 20.....	187½	180½	181½
Week ago.....	190½	183½	184½
Year ago.....	101½	95½	101½
Oats—			
November 14.....	66	67½	
November 15.....	65½	66½	
November 16.....	66	67	
November 17.....	65½	66½	
November 18.....	64	65½	
November 20.....	65½	67	
Week ago.....	67	68½	
Year ago.....	40½	37½	
Flax—			
November 14.....	266	265	273
November 15.....	259	260	268
November 16.....	256	256	264
November 17.....	250	251½	260
November 18.....	248	246	254½
November 20.....	266	265½	273
Week ago.....	273½	272	278½
Year ago.....	181	180½	185½

MINNEAPOLIS CASH SALES

(Sample Market, Nov. 18)	
No. 1 hard wheat, 1 car	\$1.95½
No. 1 hard wheat, 2 cars	1.94
No. 1 hard wheat, 1 car	1.93
No. 1 hard wheat, 1 car	1.92½
No. 1 hard wheat, 1 car	1.93
No. 1 Nor. wheat, 1 car	1.91
No. 1 Nor. wheat, 1 car	1.92
No. 1 Nor. wheat, 2 cars	1.92½
No. 1 Nor. wheat, 1 car	1.88
No. 1 Nor. wheat, 1 car	1.84
No. 3 wheat, 1 car	1.75
No. 3 wheat, 1 car	1.82
No. 3 wheat, 2 cars	1.77
No. 3 wheat, 1 car	1.79
No. 3 wheat, 2 cars	1.72
No. 3 wheat, 1 car	1.72
No. 3 wheat, 1 car	1.82
Sample grade wheat, 2 cars	1.52
No. 3 mixed durum wheat, 1 car	1.82
No. 4 durum wheat, 1 car	1.37
No. 4 durum wheat, 1 car	1.40
No. 4 durum wheat, part car	1.56½
No. 4 wheat, 1 car	1.61
No. 4 wheat, 1 car	1.76
No. 4 wheat, 1 car	1.79
No. 3 hard winter wheat, 1 car, Mont.	1.80
No. 2 hard winter wheat, 1 car, Mont.	1.86
No. 2 hard winter wheat, 1 car, owb. M.	1.88
Standard white oats, 1 car	.55
No. 4 white oats, 1 car	.53
No. 3 white oats, 8 cars, arr.	.54
Sample grade white oats, 1 car, barley	.55
No. 4 white oats, 2 cars	.53
No. 2 rye, 1 car	1.46
No. 3 rye, 2 cars	1.45
No. 2 rye, 1 car, dockage	1.47
No. 2 rye, 1 car	1.45

No. 5 barley, 1 car	1.00
Sample barley, 1 car	1.08
Sample barley, 2 cars	1.10
No. 1 flax, 500 bu., to arrive	2.73
No. 1 flax, 1 car	2.77½
No. 1 flax, 1 car	2.76
No. 1 flax, 1 car, dockage	2.75½

INTERIOR TERMINAL ELEVATOR STOCKS

Movement of grain in interior terminal elevators for the week ending Wednesday, November 15, was as follows:—

Elevator	Grain	Rec'd during week	Ship'd during week	Now in store
Saskatoon	Wheat	27,507.40	3,487.20	66,850.00
"	Oats	121.26	5,208.28	6,208.18
"	Barley			856.42
"	Flax			453.37
Moose Jaw	Wheat	86,376.00	21,754.10	273,506.30
"	Oats	11,687.32	6,152.04	48,073.07
"	Barley			2,148.22
"	Flax			718.43
Calgary	Wheat	45,555.00	34,490.00	159,228.00
"	Oats	28,489.00	2,677.00	58,552.00
"	Barley			2,621.00
"	Flax			86.00
Timothy	Wheat	1,222.00	1,292.00	7,289.00
"	Rye			700.00

LIVERPOOL WHEAT MARKET

Liverpool, Nov. 18.—Market steady.	
	Close
White Kurrachi	\$2.28½
No. 1 Hard Winter	2.27
No. 1 Northern, Manitoba	2.30
No. 3 Northern, Manitoba	2.20
No. 1 Northern, Chicago	2.28½
Cargoes (Liverpool)	2.18½
Cargoes (London)	2.31½

Note—These prices are approximately the value of wheat at the rate of exchange of \$4.76 for stocks, and \$4.75 for cargoes. Rate of exchange is not furnished by Broomhall.—Manitoba Free Press.

STOCKS IN TERMINALS

Fort William, November 17, 1916.—1916 Wheat

This Year	Last Year
1 hard	15,676.40
1 Nor.	820,416.50
2 Nor.	2,461,151.50
3 Nor.	3,041,772.20
No. 4	1,651,484.00
Others	4,762,298.30
This week	12,752,800.10
Last week	12,286,478.20
Increase	466,321.90
Decrease	298,875.30

Oats	
1 C.W.	32,672.12
2 C.W.	2,324,686.19
3 C.W.	498,298.01
Ex. 1 fd.	418,586.09
Others	1,837,521.00
This week	5,111,764.07
Last week	5,349,473.05
Decrease	237,708.32
Barley	
3 C.W.	152,701.13
4 C.W.	459,249.13
Rej.	63,516.29
Feed	274,635.18
Others	95,518.39
This week	1,050,701.16
Last week	994,391.44
Increase	56,309.20
Last year's total	557,764.04

SHIPMENTS	
1916—Lake	1915—Lake
Wheat	4,226,454.40
Oats	1,558,739.15
Barley	149,064.22
Flax	17,478.42
1916—Rail	
Wheat	170,983.20
Oats	95,173.22
Barley	27,258.36
Flax	255.19
This week	919,922.29
Last week	645,132.19
Increase	274,790.10
Last year's total	529,985.28

CANADIAN VISIBLE SUPPLY

Week ending November 17, 1916.—		
Wheat	Oats	Barley
Ft. William and Pt. Arthur Ter.	12,752,800	5,111,764
In Vessels in Can. Ter. Harbors	6,518,452	9,202,411
Total	19,271,252	14,314,175
At Buffalo and Duluth	3,878,800	1,886,883
Total this week	23,150,052	16,201,058
Total last week	21,550,551	16,512,539
Total last year	27,467,077	7,008,446

The Livestock Markets

CHICAGO, Nov. 16.—Declines on last week's market due to heavy liquidation following the election and the rise in corn prices ranged 15 to 50 cents for all but the best cattle. Last Monday's run of cattle at Chicago was the heaviest since 1911. The high price of corn is resulting in the turning off of many cattle in 30 days that were put in for 60 to 100 day feeding periods. Prices for stocker cattle broke 15 to 25 cents early this week. Few feeder cattle sell above \$7.25 as butchers pay more for them. Most country business is done at \$6.00 to \$7.00. Bull trade is steady than any other branch.

The hog market has had a healthy undertone with an advancing tendency. Sheep and lambs are gaining steadily and bid fair to see still higher prices at an early date.

TORONTO, Nov. 15.—Receipt of livestock at the Union stockyards this week were as follows: Cattle, 7,421; hogs, 4,887; sheep and lambs, 5,667. The offerings of cattle were lighter here this week and prices showed a decided advance over last week's close on all kinds of cattle, with the possible exception of canner cows. Good to choice butcher cattle are from 25 cents to 40 cents per cwt. higher than last week. Butcher cows are

WINNIPEG and U.S. PRICES

Closing prices on the principal western markets on Saturday, Nov. 18, were:—

Cash Grain	Winnipeg	Minneapolis
1 Nor. wheat	\$1.92½	\$1.91½
2 Nor. wheat	1.87½	1.87
3 Nor. wheat	1.82	1.83
3 white oats	.63½	.54
Barley	.90-112	.80-118
Flax, No. 1	2.46	2.73½
Futures—		
Nov. wheat	1.90	1.86½
Dec. wheat	1.82½	1.86
May wheat	1.84½	1.89

selling at about 25 cents per cwt. higher. There is a better demand for stockers and feeders and they are selling at higher prices than they have at any time this season. We do not look for any more heavy runs this fall, and think the market may still improve some; in any event it will hold steady even with heavier supplies. We do not think there are many good cattle to come between now and Xmas.

WINNIPEG, Nov. 20.—The Livestock Department of The Grain Growers' Grain Co. reports receipts at the Union stockyards for the past week as follows: Cattle, 6,000; calves, 450; sheep and lambs, 650; hogs, 4,000.

Receipts of cattle the end of last week were light and we had a very active trade on all classes of cattle. Receipts continued light the first of this week and prices were very strong. More cattle could be disposed of. The quality of cattle coming is only fair. Sales of choice steers were made from \$8.85 to \$7.25, with medium to good kind \$6.25 to \$6.75. Trade on cows and heifers is also good; good fat heifers selling up to \$6.50, with choice fat cows up to \$6.00. Oxen and bull trade is equally high. The stocker and feeder trade is in good condition; best bred steers and heifers bringing from \$6.00 to \$6.25. We look for cattle prices to continue strong. Choice veal calves weighing 125 to 200 lbs. bring \$7.50 to \$8.50; common to fair \$6.00 to \$7.00.

Receipts of sheep and lambs continue light, and good quality lambs are selling from \$10.00 to \$11.00, with fat handy weight sheep \$8.00 to \$9.00. The hog market closed the end of last week at \$10.25 for select fed and watered. Prices opened the first of this week at \$10.25, going to \$10.35 Tuesday and holding until Friday at this figure when there was a further advance to \$10.50.

CALGARY, Nov. 18.—The Livestock Department of the Alberta Farmers' Co-operative Elevator Co. reports this week's Alberta stockyard receipts as: Horses, 321; cattle, 3,209; hogs, 2,683; sheep, 1,235; and this week a year ago: as Horses, 340; cattle, 1,874; hogs, 2,141; sheep, 145.

The top market for beef steers advanced to \$7.60, due to unprecedented demand, and several carcasses changed hands at upwards of \$7.00. Heifers \$6.50 to \$7.00. Cows \$6.00. The good class of feeder steers sold at \$6.80 and light heifers at upwards of \$7.00 per 100 lbs. Forty-four cars feeder and stock and breeding cattle were also shipped from this market during the past week. Prices on hogs ruled steady at \$10.35 and even \$10.50 (weighed off cars) was paid during the keenness of the bidding Thursday. The demand slackened Friday, and salesmen who held for \$10.50 had to sell at the last for \$10.35. We look for today's hogs to sell slightly lower, as P. Burns & Co. claimed they had their supply filled last night.

Sheep were scarce and higher. We expect lambs to sell for \$10.50 per 100 lbs., and wethers at \$10.00.

Country Produce

Note—Prices quoted are f.o.b. Winnipeg unless otherwise stated.

Butter—The price is 35 cents for No. 1 dairy, no change from last week.

Eggs—Are 50 cents for strictly new laid, a jump of 10 cents or 25 per cent. since last week. We expect to see more good increases. Anything but new laid, i.e., over five days old, bring 38-40 cents.

Cream—Cream prices are two cents above last week, sweet and sour being quoted at 47 and 42 cents respectively.

Dressed Poultry—We are quoting on dressed rather than live poultry this week. Dealers prefer to receive it dressed now and of course that means a premium to the farmer. Anyone who does not get the top price quoted in our columns should assure himself, however, that his birds are good, as these are for good stock tho not necessarily for the very choicest.

Cash Prices Ft. William and Port Arthur from November 14 to November 20 inclusive

Date	WHEAT					Feed	OATS					BARLEY			FLAX		
	1*	2*	3*	4	5		2CW	3CW	Ex 1 Fd	1 Fd	2 Fd	No. 3	No. 4	Rej.	1NW	2CW	3CW
Nov. 14	200½	195½	190½	173	158½	105	66½	65½	65½	64½	63½	108	99	88	266	263	238
Nov. 15	199½	194½	189½	169	156½	105	66½	65½	65½	64½	63½	108	99	88	259	256	231
16	198	193	188	169½	156½	108	67	65½	65½	65	64½	114	104	94	256	253	228
17	195½	190½	185½	168½	153½	105	66½	64½	64½	63½	63½	112	100	90	250	247	222
18	192½	187½	182½	165½	150	105	65	63½	63½	63	62½	112	100	90	246	243	218
20	200½	195	189½	173½	158½	108	66½	65	65	64½	63½	113	101	91	266½	263	238
Week ago	201½	190½	191½	175½	163½	105	67½	66½	66½	65½	65½	110	..	..	273½	270½	245½
Year ago	101	99	94	89	83	70½	39	36	36	35	..	66	61	55	54½	181	178

THE MARKETS AT A GLANCE

LIVESTOCK	Winnipeg		Toronto Nov. 15	Calgary Nov. 18	Chicago Nov. 16	St. Paul Nov. 17	COUNTRY PRODUCE	Winnipeg		Calgary Nov. 16	Saskatoon Oct. 23	Regina Nov. 9	Brandon
	Nov. 20	Year Ago						Nov. 20	Year Ago				
Cattle	\$ c s c	\$ c s c	\$ c s c	\$ c s c	\$ c s c	\$ c s c	Butter (per lb.)						
Choice steers	8.85-9.25	6.25-6.50	8.25-8.75	7.00-7.50	11.25-12.00	9.25-11.25	No. 1 dairy	35c	24c-26c	35c-36c	22c-25c	35c	
Best butcher steers	6.25-6.75	6.00-6.35	7.50-8.25	7.00-7.50	10.75-11.25	7.75-9.25	No. 2 dairy	30c	22c-23c	25c-28c		38c	
Fair to good butcher steers	5.00-6.00	5.40-5.75	6.00-7.50		7.50-10.75	5.50-8.00							
Good to choice fat cows	5.50-6.00	5.00-5.25	6.25-7.00	5.50-6.00	7.15-8.40	6.75-7.50							
Medium to good cows	4.75-5.25	4.25-4.75	5.75-6.25	5.00-5.50	5.40-7.15	5.50-6.75	Eggs (per doz.)						
Common cows	4.00-4.50	3.50-4.00	5.00-5.50	4.25-4.75	4.65-5.35	4.75-5.50	New laid	50c	.....	31c	25c	40c	
Canners	3.00-3.75		3.50-4.20	2.00-3.50	3.75-4.60	3.75-4.50	Others	38c	25c	.....	20c	38c	
Good to choice heifers	6.00-6.50	5.40-5.50	7.50-8.00	6.50-7.00	7.50-10.50	6.00-7.50							
Fair to good heifers	5.00-5.75		6.75-7.50	6.00-6.50	4.50-7.50	5.00-6.00							
Best oxen	5.50-6.00			5.00-5.75			Potatoes						
Best butcher bulls	5.25-5.75	4.00-4.50	6.00-6.50	4.00-5.00	6.60-8.00	6.00-6.40	In sacks, per bushel, new	70c	50c	55c	45c	65c-75c	
Common to bologna bulls	4.25-5.00	4.00-4.50	4.25-5.10	3.50-4.00	4.50-5.25	5.00-5.35	Milk and Cream						
Fair to good feeder steers	5.00-6.25	5.50-5.75	6.40-7.25	6.50-6.80	6.50-7.50	6.00-7.50	Sweet cream (per lb. but- ter-fat)	47c	38c				
Fair to good stocker steers	5.00-6.25	4.75-5.00	5.75-6.75	6.25-6.50	6.00-7.00	5.75-7.25	Cream for butter-making purposes (per lb. but- ter-fat)	42c	32c				
Best milkers and springers (each)	\$65-\$85	\$65-\$75	\$75-\$110	\$95-\$100	.....	\$60-\$80	Sweet milk (per 100 lbs.)	\$2.75	\$2.50				
Fair milkers and springers (each)	\$45-\$55	\$45-\$55	\$50-\$70	\$55-\$75	.....	\$45-\$65	Dressed Poultry		Live				
Hogs							Spring chickens	17c	13c	14c-15c		15c	
Choice hogs, fed and watered	\$10.50	8.75-8.85	\$10.75	\$10.10	9.20-9.85	8.85-9.35	Fowl	15c	9c-10c	13c-14c		11c	
Light hogs	\$9.00		8.25-9.15		8.70-9.35	\$9.00	Ducks	17c	11c	13c-14c		12c	
Heavy sows	\$7.00	6.00-7.00	\$7.25		9.00-9.50		Geese	16c	10c	14c-15c		10c	
Stags	\$5.50	\$4.50			9.80-10.25		Turkeys	23c	15c	19c-20c		15c	
Sheep and Lambs							Hay (per ton)		No. 1's		No. 1's	No. 1's	
Choice lambs	10.00-11.00	\$5.50	10.75-11.35	\$10.50	10.35-11.95	8.00-11.00	No. 2 Red Top	\$5-\$10	\$14	\$3-\$10		\$11	
Best killing sheep	8.00-9.00	6.50	7.00-8.50	8.50-10.00	6.50-9.25	5.50-8.75	No. 2 Upland	\$7-\$8	\$12	\$9		\$8	
							No. 2 Timothy	\$12	\$12	\$14	\$10		
							No. 2 Midland	\$6	\$11		\$11 pressed		
							Clover and Timothy	\$10-\$12					

EXCURSIONS TO EASTERN CANADA

From Winnipeg to

Toronto	\$40.00	Montreal	\$45.00
Hamilton	40.00	Ottawa	45.00
Belleville	45.00	Quebec	49.90

Proportionate fares from points in Manitoba, Saskatchewan and Alberta to points in Eastern Canada on sale December 1 to 31, 1916;

Return Limit Three Months.

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GERMAN FREIGHTER DAMAGED

The Deutschland, the German cargo submarine, which arrived at New London, Conn., November 1, slipped out of the harbor at an early hour on Friday, November 17, bound for Bremen. She left her pocket at the State pier at 1.30 o'clock, and was towed down the harbor by two tugs. The voyage had to be abandoned thru an accident. The Deutschland collided with its conveying tug, T. A. Scott, Jr., sinking the tug, with a loss of five of the crew. There was only one survivor from the tug. The extent of the damage to the submarine is not known. The Deutschland's cargo consists of nine carloads of nickel, averaging forty tons to a car and ten carloads of crude rubber, averaging eighteen tons to a car, making a total shipment of 540 tons. In addition to this material, the Deutschland has in her hold three carloads of a chemical known as chromium and one carload of vanadium, both used in the process of hardening steel.

All the nickel aboard the Deutschland is part of a large consignment which was purchased in November, 1914, from the International Nickel Company at Communipaw, N. J. The Providence Journal discovered that this consignment was taken by the purchasers, ostensibly German-Americans, but really men acting for Dr. Heinrich Albert, fiscal agent of the German government in the United States. It is believed that the nickel purchased from the International Nickel Company, reached that corporation from Sudbury, Canada, thru the Canadian Copper Company.

CANADIAN CATTLE BREAK RECORDS

A record that is not likely to be again reached in range cattle sales was that attained at Chicago on Monday last (Nov. 13), when A. E. Cross, of Calgary, Alta., sold 35 head of 1,432-lb. strictly range beeves at the record smashing figure of \$10.75, and 68 head, averaging 1,413 lbs., at what is the next record high price of \$10.40 per cwt. These cattle were Hereford-Shorthorn grades and all horned. There were also 38 head of this strain which averaged 1,315 lbs. and sold at \$9.75, with 17 tailings, averaging 1,362 lbs., at \$9.25, a no mean figure for "tailings." There were also 22 head of Galloway-Shorthorns that averaged 1,409 lbs. and sold at \$9.75. Thirty-seven head of cows and heifers of from two to four years old, averaging 1,128 lbs., sold at \$8.00, and 23 head, averaging 1,104 lbs., at \$7.35.

It is quite needless to say that these cattle attracted wide attention in the yards. They had not had one bite of anything but range grass since the first year of their life. They ran on the range in Alberta and their sustenance was purely the native prairie grass. Mr. Cross maintains three ranches. These are his breeding grounds and here the cows and calves are kept until the latter, having reached the yearling stage, are turned out upon the range to grow into beef. It has been Mr. Cross' policy to blend the blood of the Shorthorn and Hereford. Each year he makes a purchase of eight to fifteen pure bred bulls. For two years these will be Shorthorns and the third year Herefords, repeating

this method. With a new lot of bulls each year he is thus able to breed his sires to the same females for a succession of years, and in this way inbreeding is avoided. Twelve years ago Mr. Cross purchased a small number of Galloway bulls which he bred to Shorthorn heifers, his idea being to infuse to succeeding generations a strain of this hardy blood. The 22 steers already mentioned, selling at \$9.75, were from the cows originating from this cross. Upon the home ranches Mr. Cross raises some alfalfa, but largely native prairie hay and also oats and barley to take care of the cows and weaker stuff during the rigorous part of the winter. In this way the cattle get a good start in life and are able to go out upon the open range with a good foundation. They are usually marketed the third year as four-year-olds. Quality of blood, hardiness of constitution and a good early foundation constitute the trinity upon which Mr. Cross pins his faith.

KELLY SENTENCED

Thos. Kelly, formerly contractor on the new Manitoba Government buildings, was on Saturday, November 18, sentenced to two and a half years imprisonment for obtaining large sums of money by false and fraudulent representations in connection with the construction of public buildings in Manitoba.

CALGARY SHOW AND SALE

The Annual Fat Stock Show and Auction Sale of Beef Females and Fat Stock Show Entries will be held at Calgary, December 12 to 15. The auction sale will be held on December 14. Special passenger rates on single fare for the return trip will be in force from all Alberta points. The entries for the show close on December 2, and any stock entered in the show may also be entered in the auction sale. The Calgary Poultry Show will be held at the same time. So far 32 Shorthorns, eight Herefords and 75 Oxfords and Shrops have already been entered. Prize list, rules of sale and catalogue of entries may be obtained from E. L. Richardson, secretary of the Alberta Livestock Associations, Calgary.

NATIONALIZATION OF RAILWAYS

W. F. Maclean, M.P., of the Toronto World, in an address before the Toronto Canadian Club on Thursday, November 13, urged the importance of the public ownership of railways and all common carriers, including steamships. He advocated the immediate nationalization of the entire railway system in Canada. In the course of his remarks he said that the state that owns its railways can assist therewith in promoting foreign trade in giving the best freight charges on her exports and on her raw products from other countries needed for her manufacturers. Germany uses this to great advantage. National railways have made Germany able to defy the world. He pointed to the action taken in Great Britain immediately war commenced when the government stepped in and took over the whole of the railway system in that country and he declared that Canada should have at the same time and for similar reasons followed the Imperial government's example. He referred to the example set by Australia and New Zealand where state ownership of railways has been in effect for many years and further pointed out that the clear cut position taken by the Australians in the war was made easier for them by their advanced legislation in the past, especially in regard to railways. Referring to the metal question he showed that this had been dealt with in Australia in a settled and startling way because they had already learned the art of putting the public interest before everything else. Mr. Maclean further stated that the transportation problem could not be settled by government ownership of railways alone, but that water transportation should also be included. In conclusion he stated that in his opinion not a single water power in any part of the Dominion should be hereafter alienated to a private company if it were needed for the railway services in Canada.

DISABLED CANADIAN SOLDIERS

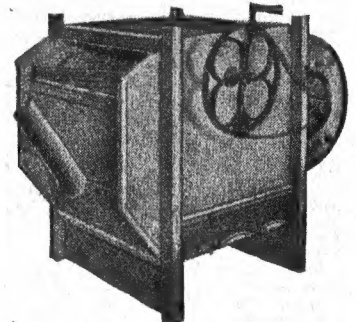
There were 2,087 disabled soldiers under the care of the Military Hospitals Com-

FARMERS Lost \$1,469.50 In 60 Days

This money, Mr. Farmer, would have been yours had you cleaned your grain with an

IMPROVED WEBBER SEPARATOR AND CLEANER

Instead of sending it to the elevator to be cleaned.



This Angle Sieve Grain and Seed Separator is entirely different from all other GRAIN CLEANERS. It is better. It separates Wild or Tame Oats from Wheat, and no Wheat lost in the Separation. It also cleans all other kinds of grain. Not only BETTER but faster than other Cleaners. When properly handled is especially good on cleaning Flax seed. Webber Mills are all equipped with a Force Feed which automatically conveys the required amount of Grain to be fed the full width of the Sieve, no matter how much chaff and dirt is mixed with it.

No. 1—40 to 60 bus. capacity \$35.00
No. 2—60 to 80 bus. capacity \$40.00
No. 3—80 to 120 bus. capacity \$90.00
Bagger for all sizes \$10.00
Power Attachment, all sizes \$15.00
Automatic Pickler \$10.00

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THRESHERS, WATER TANKS,
WAGON BOXES, ETC.

The Currie Mfg. Co.
LAUDER, MAN.

mission, Ottawa, at the beginning of November. Of these 426 were in sanatorium for tuberculosis, and 1616 in convalescent hospitals, 682 of the latter being out-patients, while 39 members of the force were in asylums for the insane. Of the 426 cases of tuberculosis almost exactly half were discovered in time to prevent them from leaving Canada for the seat of the war. According to a statement prepared by the Militia department up to October 5, 1916, the number of soldiers sent back to Canada on account of medical unfitness was 6,208. Of these 961 were suffering from wounds, shell shock, or the effect of gas, 122 were insane. 245 affected with tuberculosis, while the remainder, 4,880, were suffering from other diseases and disabilities.

PROF. MITCHELL PRESENTATION

The members of the dairy staff of the Manitoba Agricultural College on Tuesday, November 14, presented Prof. W. J. Mitchell with a handsome locket set with diamonds on the occasion of his leaving Winnipeg to take up the duties of dairy commissioner for New Brunswick.

SEED GRAIN LOANS

Ottawa, Nov. 16—Approximately three million dollars of the twelve millions lent to Western farmers for the purchase of seed grain two years ago have been repaid to the government. Payments this year practically double those of last year.

BELGIAN RELIEF FUND

Previously acknowledged	\$7,781.79
N. D. Wylie, Norquay, Sask.	25.00
Isaac Bonnell, Neepawa, Man.	1.50
"Too Old to Fight," Stranraer, Sask.	100.00
Marjorie E. Beattie, Moorepark, Man.	1.00
Clarence S. Beattie, Moorepark, Man.	1.00
Mrs. S. H. S. Beattie, Moorepark, Man.	3.00
S. H. S. Beattie, Moorepark, Man.	5.00
M. A. Hyndman, Cardale, Man.	5.00
Total	\$7,923.29

\$100 For Half Bushel \$100
Of Wheat

\$40 For Half Bushel of Oats \$40

\$25 For Half Bushel of Barley \$25

These prizes are open to every farmer, farmer's wife, son or daughter, in the prairie provinces. The Guide will supply pure seed for one acre free, and whoever produces the best half bushel will earn these splendid cash prizes.

PURE REGISTERED SEED

The Guide has purchased a quantity of pure registered seed from the best growers in the Prairie Provinces; all of them are members of the C.S.G.A. and their grain is guaranteed to be pure in variety, absolutely free from noxious weeds and testing at least 95 per cent. germination. It is high class seed in every respect. Seed consists of Marquis wheat and Red Fife wheat in 20 lb. sacks each; O.A.C. 21 barley in 24 lb. sacks; Victory oats and Banner oats in 20 lb. sacks each. These are the quantities most suitable for seeding one-quarter acre plots. One or more sacks will be given to any individual (under conditions described on this page) absolutely free. The Grain Growers' Guide will hold a Seed Fair in Winnipeg in November, 1917, at which every person who gets one of these sacks may exhibit a half bushel of grain and win the big cash prizes.

Which Is Best?

We are giving away two kinds each of wheat, oats and one of barley. It is open to the individual to decide which is best. There are equal quantities of Fife and Marquis wheat grown in Western Canada. Marquis has been coming to the front very rapidly, and Seager Wheeler and Paul Gerlach both won their world prizes with Marquis wheat. In many sections, however, Fife wheat has been found to be more hardy and a better producer than Marquis and is claimed by some to have better bread making quality. Marquis is generally a little earlier and in the past season is claimed to have stood up against the rust better. Both grade the same under government inspection.

O.A.C. 21, six-rowed barley, is by all odds the best barley grown in Western Canada. Prof. Bracken, on the University Farm at Saskatoon, produced 72 bushels per acre this fall in his field of O.A.C. 21. Those who want to grow barley profitably should get some of our registered seed.

Prof. Bracken finds Banner Oats to give best results, with Victory a close second, while Seager Wheeler has found Victory to give best results, with Banner next best. These are the two leading varieties of oats which have stood the test of time. The demand for them is far greater than for any other variety and it pays any farmer well to grow registered stock.

\$500 IN PRIZES \$500

To those who produce the best results from growing The Guide's pure seed The Grain Growers' Grain Company has agreed to donate \$500 in cash prizes absolutely free and without any reservation, as follows:

	For Wheat	For Oats	For Barley
1st Prize.....	\$100	\$40	\$25
2nd ".....	50	20	18
3rd ".....	25	12	10
4th ".....	20	8	7
5th ".....	15	5	5
6th ".....	13	4	4
7th ".....	12	4	3
8th ".....	10	3	2
9th ".....	10	3	2
10th ".....	9	2	2
11th ".....	8	2	2
12th ".....	7	2	2
13th ".....	6	—	—
14th ".....	5	—	—
15th ".....	5	—	—
16th ".....	5	—	—
17th ".....	5	—	—
18th ".....	4	—	—
19th ".....	3	—	—
20th ".....	3	—	—
Total.....	\$315	\$105	\$80

The judges in this competition will be George Serle, Chief Grain Inspector for the Dominion Government, of Winnipeg; Seager Wheeler, of Rosthern, Sask., and Prof. T. J. Harrison, Manitoba Agricultural College, Winnipeg, Man.

Rules of Contest

- 1.—Any person who will collect two subscriptions to The Guide (new or renewal) at \$1.50 each and forward the \$3.00 to The Guide Office will be entitled to one sack of either variety of wheat, oats or barley, described on this page, free of charge.
- 2.—No person may earn more than three sacks of any one variety of grain, but to every one who earns three sacks The Guide will donate a fourth sack free of all charge.
- 3.—Any number of members of the same family may enter and earn this grain on an equal basis.
- 4.—No person will be allowed to forward his own subscription and count the same towards earning a sack of grain.

Just Think This Over!

We have prepared illustrated literature describing our seed and the benefits that will come from growing it and more details of our Seed Fair. However, the terms upon which this seed may be earned are described on this page. Any person who wants to secure it should fill in the attached coupon at once and mail it, and by return mail full particulars and supplies will be sent. **IMPORTANT**—Only paid-in-advance subscribers or a member of a household where there is a paid-in-advance subscriber will be allowed to earn this pure seed. If, therefore, your subscription is in arrears, send in \$1.50 with the coupon to put you in good standing.

COUPON

THE GRAIN GROWERS' GUIDE,
WINNIPEG, MANITOBA.

November 22, 1916.

Gentlemen—Please reserve for me the number of sacks of the different varieties of your pure seed as indicated below and send at once complete details of competition and supplies necessary for taking subscriptions.

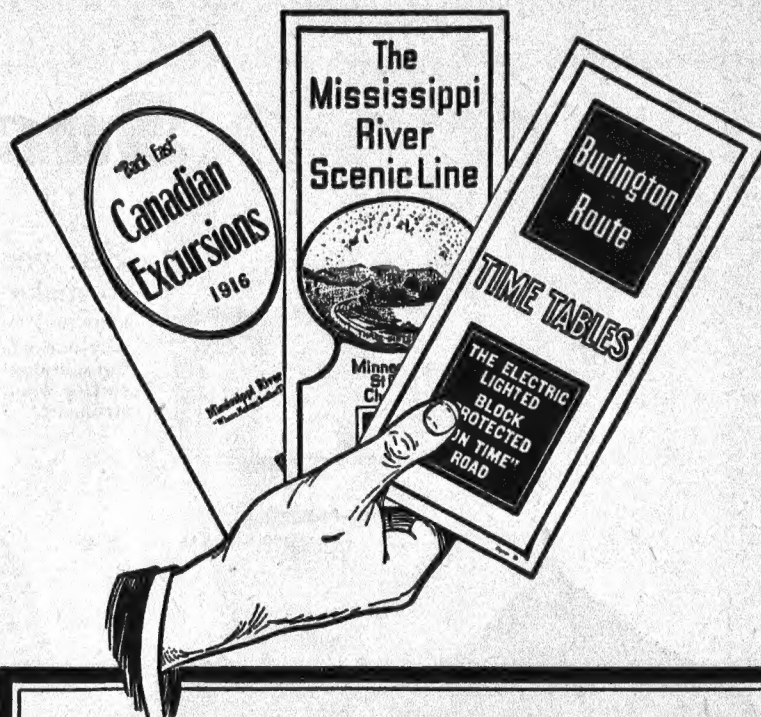
..... 20 lb. sacks of Fife Wheat..... 20 lb. sacks of Marquis Wheat..... 24 lb. sacks O.A.C. 21 Barley..... 20 lb. sacks Victory Oats and..... 20 lb. sacks Banner Oats.
In order to entitle me to this grain free and also to enter into the \$500 Prize Competition, I will send you the necessary..... subscriptions to The Guide at \$1.50 each before January 8, 1917.

Name

P.O.

Prov.....

(Write Name and Address very plainly).



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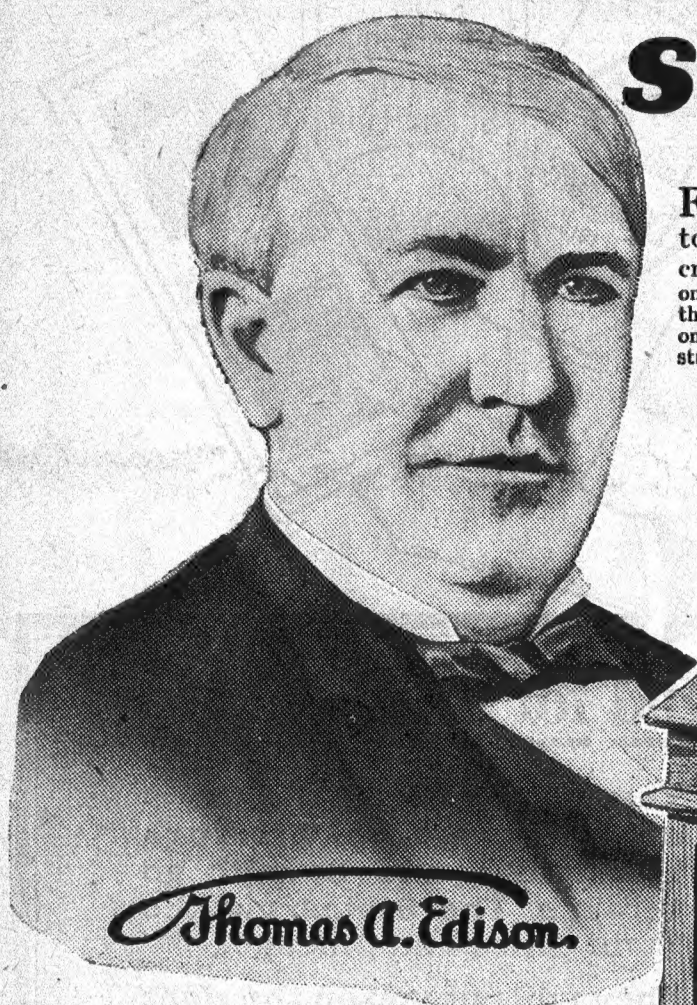
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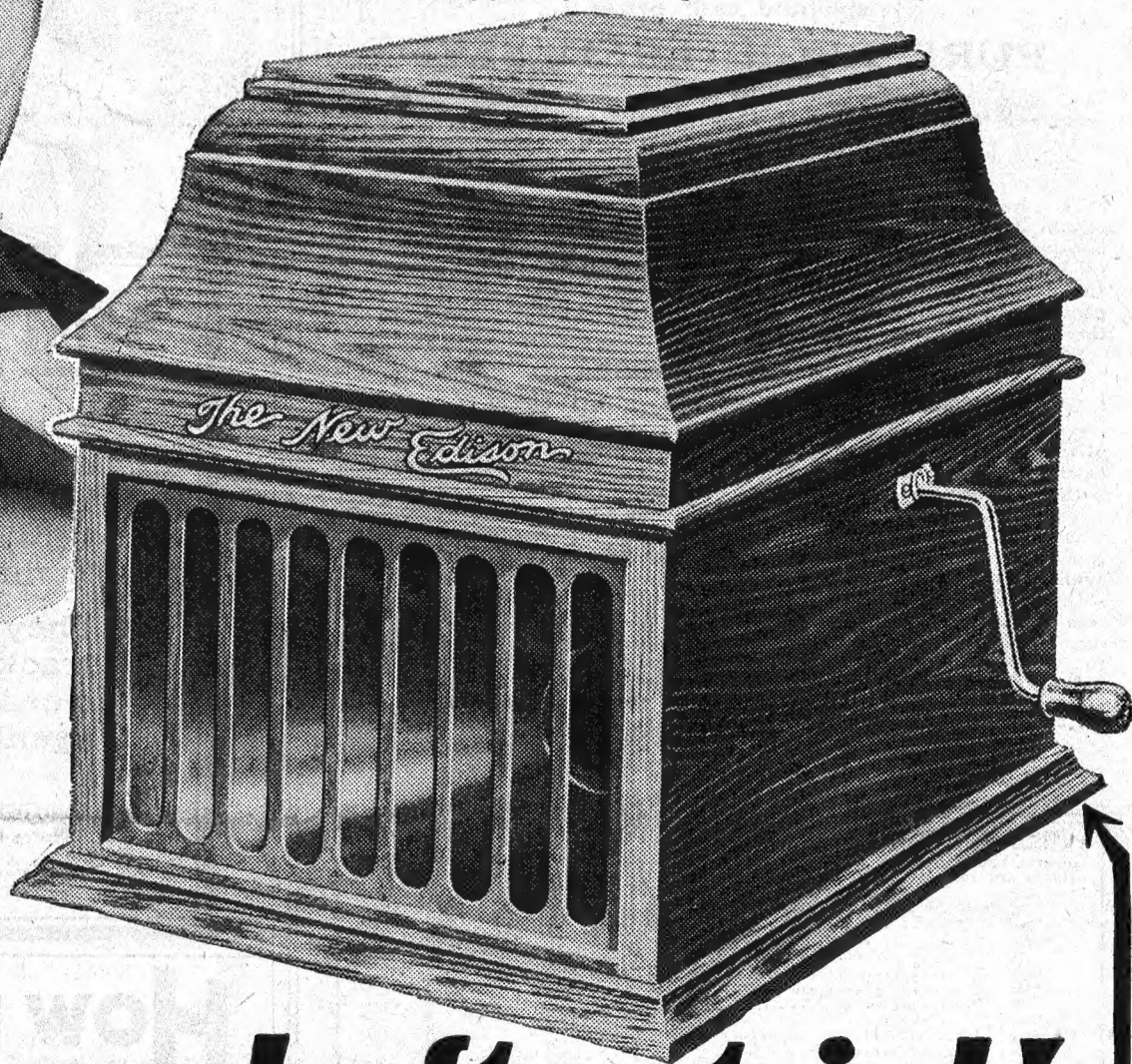
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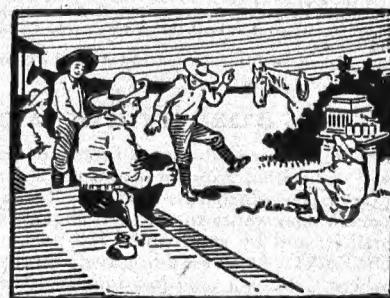
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